**HEALTH & WELFARE BENEFITS**

**NORMAL ELIGIBILITY**

Under the “Affordable Care Act” (ACA), the Fund must provide benefits to newly hired participants within a waiting period that begins when the individual qualifies for benefits; that is the first month in which a participant works 15 days (120 hours). Except as otherwise provided by law, the waiting period shall consist of 90 calendar days beginning with the 1st day of the 1st month in which the participant worked 15 days (120 hours). Notwithstanding any other provision of this Agreement to the contrary, the Employer will begin paying contributions to the Fund on behalf of each newly hired participant soon enough to pay for the coverage owed that participant under the ACA. The participant must be eligible for benefits by the 90th calendar day after the first day of the first month in which the participant worked 15 days (120 hours).

The Employer and Local Union have the right to waive any probationary period. In those cases, documentation signed by both the Employer and Local Union must be submitted to the Fund office.

**HEALTH & WELFARE**

**PREMIUM/SAME MONTH ELIGIBILITY**

Under the “Affordable Care Act” (ACA), the Fund must provide benefits to newly hired participants within a waiting period that begins when the individual qualifies for benefits; that is the first day the participant is on the payroll. The waiting period shall consist of 90 calendar days beginning the 1st day the participant is on the payroll. Notwithstanding any other provision of this Agreement to the contrary, the Employer will begin paying contributions to the Fund on behalf of each newly hired participant soon enough to pay for the coverage owed that participant under the ACA. The participant must be eligible for benefits by the 90th calendar day after the first day the participant is on the payroll.

The Employer and Local Union have the right to waive any probationary period. In those cases, documentation signed by both the Employer and Local Union must be submitted to the Fund office.