

When am I Eligible for Benefits?

Eligibility generally begins **90 days** after your first day of employment. If your Collective Bargaining Agreement specifies 30 or 60 days, you may be eligible sooner. Refer to your CBA or contact the Fund.

You must enroll within **30 days** after completing your probationary period. Eligibility includes employees who work 30 or more hours per week as stated in the Affordable Care Act as well as your Collective Bargaining Agreement.

Two-party coverage or family coverage depends on your CBA.

3 Chances to Apply for Benefits

1. Apply at 90 days from your date of hire.
2. Apply during Open Enrollment from November 1 through November 30.
3. Apply within 30 days if you have lost coverage from another source.

Contact the Fund office if you have questions at 248-645-6550.