

BAC LOCAL UNION 15 WELFARE FUND
HEALTH AND WELFARE PLAN UPDATED ELIGIBILITY RULES
EFFECTIVE APRIL 1, 2026

Section Two – Eligibility

Effective beginning with coverage granted for the April 1, 2026 Benefit Period, Section Two, Eligibility shall be amended to reflect changes to the hours required to continue and reinstate eligibility from the Plan as follows:

1. Subsection B. Continuation of Eligibility shall be deleted in its entirety and replaced with the following:

B. Continuation of Eligibility

The following rule governs continuation of eligibility:

Once an Employee has satisfied the Initial Eligibility requirements, he/she will remain eligible for Benefits for the duration of that Benefit Period. Thereafter, he/she will remain eligible for Benefits as long as he/she is credited with at least 400 hours in a four-month period or 800 hours in an eight-month period as set forth in the table below.

Eligibility Periods for continued eligibility shall be divided into Work Periods and Benefit Periods as follows:

TABLE OF HOURS WORKED FOR BENEFIT PERIODS

Benefit Period	Work Period	Hours Required
April 1 thru July 31	Oct 1 – Jan 31 or June 1 – Jan 31	At least 400 hours or At least 800 hours
August 1 thru November 30	Feb 1 – May 31 or Oct 1 – May 31	At least 400 hours or At least 800 hours
December 1 thru March 31	June 1 – Sept 30 or Feb 1 – Sept 30	At least 400 hours or At least 800 hours