How is compliance achieved if there is an effective date provision of the first of the month (ie March 1, or October 1) following a 90 day wait. So if I’m hired on January 15th, and I have a 90 day wait, is a May 1 effective date considered compliant? or in this situation, would the waiting period need to be 60 days if a first of the month effective date is elected?

Thank you,

Patti Gartland