

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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REQUIRED NOTICE OF HEALTH INSURANCE EXCHANGE COVERAGE OPTIONS

(No Action is Required on your Part)

OCTOBER 2016

TO: EMPLOYERS FOR THEIR CURRENT AND NEW EMPLOYEES

PART A: GENERAL INFORMATION

Under the Patient Protection and Affordable Care Act (“Affordable Care Act”), you and your family may have the option to purchase health insurance through the California Health Insurance Exchange (also known as the Marketplace). This Notice, which is required to be provided to you by your Employer upon your employment pursuant to the Affordable Care Act, provides basic information about the Exchange. **Note: BECAUSE YOU HAVE COVERAGE WITH THE NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE PLAN (“PLAN”), NO ACTION IS REQUIRED ON YOUR PART. THE PLAN HAS SUFFICIENT BENEFIT LEVELS AND COVERAGE TO MEET THE AFFORDABLE CARE ACT’S MINIMUM COVERAGE REQUIREMENTS. Thus, if you accept health coverage through the Plan you will not have to take any action concerning the Exchange. Furthermore, if you are currently enrolled as a Participant in the Plan, you have satisfied the Affordable Care Act’s requirement (known as the “individual mandate”) that you have medical coverage.**

I. Exchange Information

As a California resident, you and your family will be eligible to buy health coverage through California’s Exchange called “Covered California.” The Exchange is designed primarily to help individuals that do not have health coverage or have recently lost coverage to find health insurance that meets their needs and fits their budget. The Exchange offers one-stop shopping to find and compare private health insurance options. Open enrollment through Covered California begins November 1, 2016, through January 31, 2017, for 2017 coverage. Once open enrollment has ended, you can enroll in Covered California only if you have experienced a qualifying life event (such as a loss of job, marriage, divorce or birth or adoption of a child) through a Special Enrollment. If you qualify for a Special Enrollment you will have 60 days from the time you lose coverage due to a qualifying event to enroll in Covered California.

Depending upon your family income, if you decide to enroll in an exchange, you could be eligible for a tax credit that lowers your monthly premium or cost-sharing reductions, but that applies only if you do not have coverage through your Employer or the Northern California Pipe Trades Health and Welfare Plan (“Plan”), or the Plan does not provide affordable coverage (if the cost of coverage that would cover you and not any other members of your family is more than 9.5% of your household income for the year) or does not meet minimum value standard (an employer sponsored plan meets the minimum value standard if the Plan’s share of the total allowed benefits costs covered by the plan is no less than 60% of such costs). **Because the Plan offers affordable health coverage and provides more than the minimum value standard set by the Affordable Care Act, no further action is required on your part.**

If you were to purchase a health plan through the Exchange instead of accepting health coverage through the Plan, you will not receive health benefits with the Plan. However, your employer will remain obligated to continue making all required employer contributions based on your work under the Collective Bargaining Agreement. Moreover, employer contributions to a qualified health plan such as the Northern California Pipe Trades Health and Welfare Plan are excluded from an employee’s income for Federal and State income tax purposes. If, however, you were to choose to obtain coverage through the Exchange, your payments for such coverage would be made on an after-tax basis.

II. For More Information

For more information, you may review the Plan's Summary Plan Description on the website at www.ncpttf.com or contact the Trust Fund Office at 800/780-8984 or 925/356-8921, extension 246. If you decide to shop for coverage in the California Exchange, you may visit www.CoveredCa.com or call 800/300-1506 (TTY 888/889-4500) for information on the coverage options and costs, including an online application for health insurance coverage. For exchange information in other states, please visit www.healthcare.gov.

PART B: INFORMATION ABOUT NORTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE PLAN

This section contains information about the Plan's health coverage offered by the Board of Trustees of the Northern California Pipe Trades Health and Welfare Plan. **If you complete an application for coverage in the Exchange, you will have to provide this information.** CoveredCa.com will guide you through the process. The Plan's information that you will enter when you visit CoveredCa.com to find out if you may be eligible for a tax credit to lower your monthly premiums is:

Plan Name:	Northern California Pipe Trades Health & Welfare Plan
Employer Identification Number:	94-3183274
Employer Address:	1855 Gateway Blvd., Suite 350, Concord, California 94520-8445
Employer Phone Number:	925/356-8921 ext. 513
City:	Concord
State:	California
Zip code:	94520-8445
Who can I contact about employee health coverage at this job?	Contact the Trust Fund Office at the phone number indicated above
Email Address:	tfo@ncpttf.com
Plan Website Address	www.ncpttf.com

Basic Information about health coverage offered by your employer through the Plan.	
✓	This Plan offers health coverage to <u>All Employees</u>. This includes bargaining unit employees and certain non-bargaining unit employees.
✓	This Plan offers health coverage to <u>Eligible Dependents</u>. This includes the employee's lawful spouse, domestic partner (for active participants only), children under age 26 and disabled dependent children.
✓	This Plan's coverage meets the <u>minimum value standard</u> and the cost of this coverage to you is intended to be <u>affordable</u>, based on employee wages. Generally no employee contributions are required for coverage under the Plan.