

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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DECEMBER 2018

TO: ACTIVE PARTICIPANTS

**RE: SUMMARY OF MATERIAL MODIFICATIONS TO THE
NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE PLAN (“PLAN”)**

The Board of Trustees of the Northern California Pipe Trades Health and Welfare Plan (“Plan”) is pleased to provide you with the following summary of change to the Plan.

A. RECIPROCITY – AGREEMENTS AND AUTHORIZATIONS
Incoming Reciprocity Contributions for Health & Welfare Hours Only (Limited Period)
Active Participants
Article IV Section 2– Effective with January 1, 2019 hours (March 2019 eligibility)

Effective for January 1, 2019, hours through December 31, 2020, hours only, incoming reciprocal Health and Welfare hours/contributions as a traveler for ALL UA Local Unions will be credited based on actual hours worked, regardless of the standard Health and Welfare contribution rate. This means that incoming reciprocal Health and Welfare contribution hours will not be pro-rated at the standard rate for this limited period only. Please note this NEW hour for hour credit applies only to your Health and Welfare contributions and does not affect other fringe benefit contributions such as your Pension contributions.

IN ACCORDANCE WITH THE REQUIREMENTS OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS AMENDED (“ERISA”), THIS DOCUMENT SERVES AS A SUMMARY OF MATERIAL MODIFICATIONS (“SMM”) TO THE PLAN AND SUPPLEMENTS THE RESTATED SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT THAT HAS BEEN SEPARATELY PROVIDED TO YOU. YOU SHOULD RETAIN THIS DOCUMENT WITH YOUR COPY OF THE RESTATED SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT.

If you have any questions, please contact our office at 925/356-8921 ext. 246.

Respectfully submitted,
Fund Manager
On Behalf of the Board of Trustees