

# NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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**JULY 2015**

**TO: ACTIVE & RETIRED PARTICIPANTS**

**RE: NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE PLAN  
RESTATED SUMMARY PLAN DESCRIPTION**

Dear Participant,

The Board of Trustees of the Northern California Pipe Trades Health and Welfare Plan is pleased to provide you with the enclosed Restated Summary Plan Description (“SPD”) booklet. This booklet is both the actual Plan document and SPD and replaces previously distributed SPDs and Summaries of Material Modifications. This booklet is important. Please review this booklet carefully. It contains a description of the Plan’s provisions for medical and related benefits, including changes made to the Plan as well as clarifications of existing provisions and your rights. Please note some sections of the booklet may not apply to you. To be eligible to participate in the Plan, you must meet the eligibility requirements outlined in the booklet. Please keep this booklet in a place where you can refer to it again. An electronic copy is also available at [www.ncpttf.com](http://www.ncpttf.com).

For your protection, only the Board of Trustees is authorized to interpret the Plan. Information you receive from the union, an employer, or individual Trustee cannot alter or bind the Plan. Plan rules and benefits may change from time to time and your benefits under the Plan are not vested.

The Board of Trustees believes the Plan is a “Grandfathered Health Plan” under the Affordable Care Act (“Act”). As permitted by the Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that Act was enacted. Being a grandfathered health plan means that your Plan is not required to include certain consumer protections of the Act that apply to other plans; for example, requiring the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Act, such as the elimination of annual and lifetime limits on the Plan’s essential health benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Employee Benefits Security Administration, U.S. Department of Labor (DOL) at 866/444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

**If you have any difficulty in understanding any part of this booklet, please contact the Trust Fund Office at 925/356-8921 or toll free at 800/780-8984.**

Respectfully submitted,

Fund Manager  
For the Board of Trustees