

**NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342**

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**SEPTEMBER 2023**

**TO: ACTIVE PARTICIPANTS**

**RE: NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE PLAN (“PLAN”)  
Hour for Hour Credit Extension**

The Board of Trustees of the Northern California Pipe Trades Health and Welfare Plan (“Plan”) is pleased to announce that the Hour for Hour Credit for Incoming Reciprocity Contributions has been extended.

**A. RECIPROCITY – AGREEMENTS AND AUTHORIZATIONS**  
**Incoming Reciprocity Contributions for Health and Welfare Hours Only - (Limited Period Extended)**  
**ACTIVE Participants**  
**Article IV Section 2 – Effective January 1, 2024, hours (March 2024 eligibility) through**  
**December 31, 2024 (February 2025 eligibility)**

Previously the Plan was amended to allow, for a limited one-year period only, all Incoming Reciprocal Health and Welfare hours/contributions for ALL UA Local Unions worked from January 1, 2023, through December 31, 2023, be credited based on actual hours worked, regardless of the standard Health and Welfare contribution rate.

**Effective January 1, 2024, for a limited one-year period only, this hour for hour credit of reciprocal Health and Welfare hours/contributions for ALL UA Local Unions has been extended through December 31, 2024, for hours worked from January 1, 2024, through December 31, 2024, (February 2025 eligibility).**

**Please note that this hour for hour credit only applies to Health and Welfare contributions and does not affect other fringe benefit contributions such as Pension contributions.**

The Board of Trustees has the discretion to extend and/or terminate this provision at any time.

**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 THAT HAS BEEN SEPARATELY PROVIDED TO YOU. YOU SHOULD RETAIN THIS DOCUMENT WITH YOUR COPY OF THE RESTATED SUMMARY PLAN DESCRIPTION.**

If you have any questions, please contact the Trust Fund Office at 925/356-8921 ext. 246.

Respectfully submitted,

Fund Manager

On Behalf of the Board of Trustees