

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS

Health & Welfare • Pension • Supplemental Pension

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JULY 2010

TO: ACTIVE AND RETIRED PARTICIPANTS

RE: NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE PLAN

GRANDFATHERED HEALTH PLAN NOTICE

(Pursuant to New Federal Health Care Law)

The Board of Trustees of the Northern California Pipe Trades Health and Welfare Plan believes this Plan is a “grandfathered health plan” under the Federal Law known as the Patient Protection and 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 law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Act that apply to other plans, for example, the requirement for 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 lifetime limits on benefits (note the July 1, 2011, effective date below). 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 may be directed to the Fund Manager. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor (DOL) at 866/444-3272 or www.dol.gov/ebsa/healthreform. The DOL’s website has a table summarizing which protections do and do not apply to grandfathered health plans.

The new Federal Health Care Law is required to be implemented as of the first Plan Year after September 23, 2010, which will be the Plan Year beginning July 1, 2011. However, as is reflected in the Summary of Material Modifications which is included in this mailing, the Board of Trustees has agreed to implement as of August 1, 2010, a new requirement that provides that Plans must cover a Participant’s Dependent Children through age 25.

If you have any questions, please call the Trust Fund Office at 800/780-8984 extension 240.

Respectfully submitted,

Fund Manager
On Behalf of the Board of Trustees