



APRIL 2023

**TO: ACTIVE PARTICIPANTS**

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

The Board of Trustees of your Health and Welfare Plan is pleased to provide you with the following summary of recent changes made to the Plan rules.

**C. DOMESTIC PARTNER AND DOMESTIC PARTNER’S NATURAL CHILD(REN) (ACTIVE PARTICIPANTS ONLY) – Plan Amendment**  
**Termination of Domestic Partner & Reinstatement of Coverage**  
**ACTIVE Participants**  
**Article VII., Section C.9. – Effective immediately**

**C. DOMESTIC PARTNER AND DOMESTIC PARTNER’S NATURAL CHILD(REN)**

**9. Termination of Domestic Partner & Reinstatement of Coverage.**

A Domestic Partner and/or Domestic Partner’s Natural Child(ren) who was previously enrolled in the Plan and loses coverage either by: (a) termination of the Domestic Partnership or (b) failure to pay the Imputed Income Tax may be permitted back into the Plan as a Domestic Partner or Domestic Partner’s Natural Child(ren) in the future upon written request by the Participant and subject to the rules in this section. For coverage to be reinstated:

- (i) The Participant and Domestic Partner and/or Domestic Partner’s Natural Child(ren) will be subject to enrollment and eligibility requirements; **and**
- (ii) The applicable Healthcare Carrier’s retroactive guidelines must be met; **and**
- (iii) Payment(s) for any missed month(s) must be received by the TFO for reinstatement.

**IN ACCORDANCE WITH THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS AMENDED (“ERISA”), THIS SMM SUPPLEMENTS THE SUMMARY PLAN DESCRIPTION (WHICH IS ALSO THE PLAN DOCUMENT) AND IS COLLECTIVELY KNOWN AS THE “PLAN RULES”, THAT HAS BEEN SEPARATELY PROVIDED TO YOU. YOU SHOULD RETAIN THIS DOCUMENT WITH YOUR COPY OF THE PLAN’S RULES.**

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