

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

1855 Gateway Blvd., Suite 350, Concord, CA 94520-8445 • Phone 925/356-8921 • Fax 925/356-8938 • Toll Free 800/780-8984
tfo@ncpttf.com • www.ncpttf.com

AUGUST 2015

**TO: ACTIVE PARTICIPANTS
ELIGIBLE FOR THE ACTIVE SUBSIDIZED SELF-PAYMENT BENEFIT**

**RE: NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE TRUST FUND (“PLAN”)
Active Subsidized Self-Payment Rate for Continuation Coverage Increase Effective October 1, 2015**

The Board of Trustees continues to face difficult decisions with regard to the Health and Welfare Plan due to the continued escalation in the costs of health care premiums. In order to help keep the Health and Welfare Plan financially viable, the Board of Trustees has found it necessary to increase the Active Subsidized Self-Payment rate as outlined below:

	Prior Rate Effective with July 1, 2005 Eligibility	New Rate Effective with October 1, 2015 Eligibility
Subsidized Self-Payment Rate (Family)	\$330	\$550

Active Subsidized Self-Payment coverage includes only Medical, Prescription Drug, Life and Accidental Death and Dismemberment Benefits (not Dental, Orthodontia, Hearing Aids, and Vision).

Participants eligible to make Active Subsidized Self-Payments:

1. Must be working in a Classification that provides the Active Subsidized Self-Payment Benefit; **and**
2. Must meet all Plan requirements as outlined in the Summary Plan Description and any subsequent Notifications of Material Modifications to the Plan; **and**
3. Must not have performed non-covered work in the Pipe Trades Industry; **and**
4. Must maintain their good standing status with UA Local 342; **and**
5. Must: (a) be disabled; or (b) be on UA Local 342's out of work list and be available for work; or (c) have returned to work and worked short hours; **and**
6. Must meet all Plan hour requirements and have been covered under the Plan for at least twelve (12) consecutive months immediately preceding termination of coverage based on: (a) hours worked in covered employment; and/or (b) Reserve Hour Bank; and/or (c) months of extended coverage due to disability; and/or Active Subsidized Self-Payment (excluding COBRA coverage) **or** worked a minimum of 1500 hours in covered employment during the 24 months immediately preceding the coverage termination date; **and**
7. Participant and/or spouse and/or Dependent must not owe any money (unless on an approved payment plan) to the Trust Fund; **and**
8. Must have their monthly payment(s) received at the bank by no later than the 20th day of the coverage month.

Depending upon a Participant's Classification, a Participant may be eligible for up to a maximum of twelve (12) or four (4) consecutive months of Active Subsidized Self-Payments and may receive an overall maximum of eighteen (18) months or six (6) months of Active Subsidized Self-Payments in any consecutive thirty-six (36) month period. After exhausting Active Subsidized Self-Payments, the eighteen (18) month COBRA continuation period will be reduced by the number of Active Subsidized Self-Payments made. For example: If a Participant is eligible to make twelve (12) months of Active Subsidized Self-Payments, he/she may continue to make COBRA payments for up to an additional six (6) months. After electing Active Subsidized Self-Payments, if a Participant chooses to continue coverage through COBRA, he/she may only elect the Core ONLY coverage option (Medical and Prescription Drug coverage) for the remaining six (6) months.

SOME IMPORTANT REMINDERS

1. You can monitor your eligibility on ISITE which can be accessed from the Trust Fund Office's website (www.ncpttf.com).
2. Payments are due by no later than the 20th of the coverage month.
3. Eligibility and/or benefits cannot be verified until after FULL PAYMENT has been received and processed. Coverage is updated retroactively to the 1st of the coverage month. Please be aware that it may take up to four (4) business days from the date the payment is received at the bank for the Carrier to update eligibility.
4. The Active Subsidized Self-Payment rate is subject to change at any time.

If you have any questions, please contact the Trust Fund Office at 800/780-8984 ext. 510.

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