

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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AUGUST 2021

TO: ACTIVE AND RETIRED PARTICIPANTS

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

The Board of Trustees of the Northern California Pipe Trades Health and Welfare Plan (“Plan”) is pleased to provide you with the following summary of change to the Plan, called a Summary of Material Modification (“SMM”). Please review the important change to the Plan’s Health Reimbursement Account (“HRA”) benefits described below.

**A. HEALTH REIMBURSEMENT ACCOUNT (HRA) SUPPLEMENTAL ACCOUNTS – Plan Amendment
HRA PREPAID BENEFITS DEBIT CARD
ACTIVE and RETIRED Participants
Appendix I, Article 1 – Establishment of Supplemental Accounts
Effective immediately**

Effective immediately, new Section 5 has been added to Appendix I, Article 1 of the Health and Welfare Summary Plan Description to amend the Plan’s HRA eligibility rules to clarify there will be no deactivation of the HRA Prepaid Benefits Debit Card (“Benny Card”) until after 12 consecutive months of ineligibility, as follows:

5. **Prepaid Benefits Debit Card.** The Plan allows eligible Participants and/or Dependents to electronically access their pre-tax amounts in their HRA accounts to pay for qualified medical care or benefit expenses through a Prepaid Benefits Card (“Benny Card”). Participants and their eligible enrolled Dependents are required to save itemized receipts on qualified HRA purchases made with the Benny Card since you may be asked to submit receipts to verify that your expenses comply with IRS guidelines. Each receipt must show the patient’s name, merchant or provider name, the service received, or the item purchased, the date, and the amount of the purchase. The IRS requires that every card transaction must be substantiated. This can occur through automated processing as outlined by the IRS (e.g. copay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate expense eligibility. Individuals should check their balance and find out which merchants are participating by visiting my.wexhealthcard.com. If receipts are not submitted as requested to verify a charge made with your Benny Card, your Card may be suspended until receipts are received. In addition, there will be a deactivation of your Benny Card if there has been 12 consecutive months of ineligibility. Please note it is your responsibility to check your account balance and to ensure you use your Benny Card only during times where you and/or your eligible Dependents have coverage and eligibility. Please contact the Administrator Kaufmann and Goble at 855/512-1170 for more information.

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