DECEMBER 2019

TO: ACTIVE PARTICIPANTS

RE: SUMMARY OF MAILINGS AND NOTICES FROM THE NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE TRUST FUND (“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 vision benefits described below.

A. COVERAGE FOR PRESCRIPTION SAFETY GLASSES-Plan Amendment

ACTIVE Participants Only

Article XVI, Section 2.f of the Restated Plan – Effective January 1, 2020

Effective January 1, 2020, the Plan’s vision benefits through Vision Service Plan have been updated as follows:

2. Services and Materials (Obtained with VSP Network Provider):

   f. Safety Glasses. Effective January 1, 2020, the Plan will provide coverage on prescription safety glasses obtained through a VSP Network Provider for Active Participants ONLY. The Plan provides a $25 material co-payment and $65 retail frame allowance every twelve (12) months.

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

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