

**NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342**

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**NOVEMBER 2020**

**TO: ACTIVE PARTICIPANTS**

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

The Board of Trustees of the Northern California Pipe Trades Health and Welfare Trust Fund (“Plan”) is pleased to provide you with the following summary of a change to the Plan. Please review the important change described below.

**A. RECIPROCITY – AGREEMENTS AND AUTHORIZATIONS**

**Incoming Reciprocity Contributions for Health and Welfare Hours Only - (Limited Period Extended)**

**ACTIVE Participants**

**Article IV Section 2 – Effective January 1, 2019, hours (March 2019 eligibility) through  
December 31, 2021 (February 2022 eligibility)**

Effective with January 1, 2019, hours (March 2019 eligibility) through December 31, 2020, hours (February 2021 eligibility), incoming reciprocal Health and Welfare hours/contributions as a traveler for **ALL** UA Local Unions has been credited based on actual hours worked, regardless of the standard Health and Welfare contribution rate. This means that for this limited period of time only, incoming reciprocal Health and Welfare contribution hours were not pro-rated at the standard rate.

**Effective with January 1, 2021, hours (March 2021 eligibility), this hour for hour credit of reciprocal Health and Welfare hours has been extended, for a limited period of time, through December 31, 2021, hours worked (February 2022 eligibility).**

**Please note that this hour for hour credit applies only to Health and Welfare contributions and does not affect other fringe benefit contributions such as Pension contributions.**

The Board of Trustees has the discretion to extend and/or terminate this provision at any time.

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