NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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OCTOBER 2019

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.

ELIGIBLE DEPENDENTS – Plan Amendment DOMESTIC PARTNER AND DOMESTIC PARTNER'S CHILD(REN) ACTIVE PARTICIPANTS ONLY Article VII, Section C.1. – Effective January 1, 2020

To comply with recent California legislation, which removed the requirement that opposite sex couples have to be over the age of 62 from the definition of a Registered Domestic Partner under California Family Code Section 297, effective January 1, 2020, the Plan's Domestic Partner Eligibility rules have been updated as follows:

C. DOMESTIC PARTNER AND DOMESTIC PARTNER'S CHILD(REN) ACTIVE PARTICIPANTS ONLY

- 1. <u>Domestic Partner Eligibility Requirements.</u> The term "Dependent" includes the Registered or Non-Registered Domestic Partner of an eligible Active Participant who resides with the Participant. A Registered or Non-Registered Domestic Partner would need to meet all of the conditions described in the Northern California Pipe Trades Trust Fund "Affidavit of Domestic Partnership." Effective January 1, 2020, the Plan shall comply with the amended section of California Family Code Section 297 as follows for any Domestic Partnerships registered with the Secretary of State:
 - a. Both persons are two adults who have chosen to share one another's lives in an intimate and committed relationship of mutual caring;
 - b. Neither person is married to someone else or is a member of another Domestic Partnership with someone else that has not been terminated, dissolved, or adjudged a nullity;
 - c. Both persons are not related by blood in a way that would prevent them from being married to each other in this state; and
 - d. Both persons are at least 18 years of age and capable of consenting to the Domestic Partnership.

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