

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

935 Detroit Avenue, Suite 242A, Concord, CA 94518-2501 • Phone 925/356-8921 • Fax 925/356-8938

tfo@ncpttf.com • www.ncpttf.com



OCTOBER 2021

TO: ACTIVE 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 benefits 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, 2022, hours (March 2022 eligibility) through
December 31, 2022 (February 2023 eligibility)

Previously the Plan was amended to allow, for a limited one-year period only, all Incoming Reciprocal Health and Welfare hours/contributions for ALL UA Local Unions worked from January 1, 2021, through December 31, 2021, be credited based on actual hours worked, regardless of the standard Health and Welfare contribution rate.

Effective January 1, 2022, for a limited one-year period only, this hour for hour credit of reciprocal Health and Welfare hours/contributions for ALL UA Local Unions has been extended through December 31, 2022, for hours worked from January 1, 2022, through December 31, 2022, (February 2023 eligibility).

Please note that this hour for hour credit only applies 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