

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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WHEN ON TRAVEL CARD / PLAN INFORMATION

(Please read all material carefully and save for future reference.)

HEALTH AND WELFARE CONTRIBUTIONS/ELIGIBILITY

When you are working on a Travel Card (e.g. working reciprocity) outside the jurisdiction of UA L342, your Health and Welfare benefits and eligibility remain under the Northern California Pipe Trades Health and Welfare Plan. We encourage you to monitor your benefits and eligibility by using the "ISITE" link on our website (www.ncpttf.com). From there, you can regularly view your eligibility, work history, contributions, and other important information.

Please remember that when you are working out of your home Local (UA L342), the hours you work in any given month determine your eligibility in the second calendar month following the month your hours are worked (known as "lag (skip) month" – e.g. hours worked in June, are reported to UA L342's Trust Fund Office in July, and are applied to August eligibility).

When working outside the jurisdiction of UA L342, there is an additional delay, as hours worked in any given month are first reported to the Trust Fund Office for the jurisdiction you are working in, then reciprocated back to UA L342's Trust Fund Office. (e.g. Hours worked in UA L447 in June, are reported to UA L447's Trust Fund Office in July. The Trust Fund Office for UA L447 will then process your hours, and, by the earliest, reciprocate your hours back to UA L342's Trust Fund Office in August.)

June hours will still be applied to August Eligibility, regardless of when they are received. Due to this additional delay, you may not be aware you are eligible for coverage in a particular month until the end of that month or after the month is over, leaving little to no time to use your benefits.

If you lose eligibility, and hours have not been reported from the other UA Local you are working out of, please contact our office for assistance.

IF WE RECEIVE LATE INCOMING RECIPROCAL CONTRIBUTIONS WHICH MAY PROVIDE ELIGIBILITY OUTSIDE OF A CARRIER'S RETROACTIVE GUIDELINES, WE ARE UNABLE TO GRANT RETROACTIVE ELIGIBILITY, REGARDLESS OF THE NUMBER OF HOURS REPORTED.

Most contracts require at least 130 hours per month to be reported on your behalf, or be maintained in your Reserve Hour Bank, to maintain eligibility.

Effective for January 1, 2025, hours through December 31, 2025 (February 2026 eligibility), hours only, incoming reciprocal Health and Welfare hours/contributions as a traveler for ALL UA Local Unions will be credited based on actual hours worked, regardless of the standard Health and Welfare Contribution Rate. This means that incoming reciprocal Health and Welfare contribution hours will not be pro-rated at the standard rate for this limited period only. Please note this NEW hour for hour credit applies only to your Health and Welfare contributions and does not affect other fringe benefit contributions such as your Pension Contributions.

ALL INCOMING RECIPROCAL HEALTH AND WELFARE CONTRIBUTIONS ARE APPLIED TO ACTIVE ELIGIBILITY ONLY AND DO NOT APPLY TOWARD ANY RETIREE HEALTH AND WELFARE BENEFITS OR ELIGIBILITY FOR RETIREE HEALTH AND WELFARE BENEFITS. *Since other UA Local Union Plans generally have lower Contribution Rates, all Health and Welfare contributions, including supplemental contributions, such as Retiree Health and Welfare and HRA, are applied toward Active Health and Welfare Benefits, in order to help you maintain eligibility. Therefore, if you are working on a Travel Card immediately prior to your Date of Retirement, contact the Trust Fund Office for information regarding your eligibility for Retiree Health and Welfare Benefits. For complete Plan Rules, please refer to the Health and Welfare Summary Plan Description/Plan Document and any subsequent Summary of Material Modifications which are available on our website at www.ncpttf.com.*

SUPPLEMENTAL 401(k) RETIREMENT AND PENSION CONTRIBUTIONS

When working on a Travel Card outside the jurisdiction of UA L342, please consult the Northern California Pipe Trades Supplemental 401(k) Retirement Plan Summary Plan Description (SPD), and the Northern California Pipe Trades Pension Plan Summary Plan Description (SPD) for information regarding your contributions and Plan rules.

Sincerely,

Fund Manager on Behalf of the Board of Trustees