

# NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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**APRIL 2024**

**TO: ACTIVE AND RETIRED PARTICIPANTS**

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

The Board of Trustees of your Health and Welfare Plan is pleased to provide you with the following summary of recent changes made to the Plan rules.

**A. ELIGIBLE DEPENDENTS – Plan Amendment  
Article VII., Section C.2. – Effective April 2024**

2. A Domestic Partner under the Laws of a foreign country is not a Lawful Dependent unless such person independently qualifies as a Domestic Partner as provided in the Plan’s “Affidavit of Domestic Partnership.”

**B. RETIREE HEALTH AND WELFARE PLAN – Plan Amendment  
Additional Requirements  
Article XIII., Section B.10, subsection a.**

- a. A Retiree may return to Active Covered Employment one time without written approval from UA Local 342 without becoming ineligible for RHW coverage. Thereafter, if a Retiree returns to Active Employment within the Pipe Trades Industry (“Industry Service”) without written approval from UA Local 342, the Retiree shall immediately upon such reemployment become ineligible for Retirement Benefits and shall thereafter be ineligible for RHW coverage, even if they terminate such Industry Service. As a result, before engaging in any Work after Retirement that might in any way be considered “Industry Service”, a Retiree should submit a written request to the TFO for guidance as to whether such employment might adversely affect their RHW coverage.

**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”) THAT AND SUPPLEMENTS THE RESTATED SUMMARY PLAN DESCRIPTION (WHICH IS ALSO THE PLAN DOCUMENT) (ALSO KNOWN COLLECTIVELY AS THE PLAN RULES) THAT HAS BEEN SEPARATELY PROVIDED TO YOU. YOU SHOULD RETAIN THIS DOCUMENT WITH YOUR COPY OF THE RESTATED SUMMARY PLAN DESCRIPTION. IF YOU DO NOT HAVE A COPY OF THE PLAN RULES, YOU CAN REQUEST A COPY WITH ITS RECENT AMENDMENTS FROM THE TRUST FUND OFFICE.**

If you have any questions, please contact the TFO by email at [tfo@ncpttf.com](mailto:tfo@ncpttf.com) or by calling 925/356-8921, ext. 246.

Respectfully submitted,

Fund Manager  
On Behalf of the Board of Trustees