

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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FEBRUARY 2024

TO: ACTIVE 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. GENERAL – Plan Amendment
Administration and Operation
ACTIVE Participants
Article I., Section C.5. – Effective January 2024 hours (for March 2024 eligibility)**

5. Employer Contributions: Employer contributions are made to the Plan pursuant to the terms of Collective Bargaining Agreements with UA Local 342. Contribution rates for each hour of your Covered Employment are set, from time to time, by the parties to the Collective Bargaining Agreements. Your Employer is required to contribute only for such hours of work that are required by the Collective Bargaining Agreement. Such amounts may change at any time if agreed to by the bargaining parties.

Your employer is required to make monthly contributions for your Covered Employment and mail such payments to the Bank so that it is received by the **20th day** of the month following the month in which your work was performed. For example: January hours generate Employer Contributions paid in February which are posted on the Plan’s books when received but are not credited to the Participants until on or about March 1st. **For Servicemen in the Refrigeration Service and Supermarket Construction Industry, your Health and Welfare hours are capped at 165 (previously 155) hours beginning with January 2024 hours (March 2024 eligibility).** Each monthly payment made by your Employer is accompanied by an Employer Contributions Report (“ECR”) that contains the names, Social Security Numbers, and hours of work performed by each Covered Employee as defined in the Collective Bargaining Agreement between your Employer and UA Local 342, together with a payment to the Plan. Employer Contributions to the Plan are **not** subject to withholding for FICA, FUTA, or state, or federal taxes.

IMPORTANT:

Notify the Union and the TFO immediately if you believe that your Employer has not contributed and/or is not contributing the full amount on your behalf as required under your Collective Bargaining Agreement. Please refer to your dispatch as a reference.

The TFO reviews the ECRs for mathematical accuracy and notifies the Employer if there is any error in the Employer’s computations which requires corrections.

The amount of Employer Contributions made to the Plan for non-bargaining unit Employees (such as applicable Employees of the Union, the JATC, the TFO and others not working under a Collective Bargaining Agreement) are governed by individual Subscription Agreements entered into with the Plan and any rules adopted by the Board of Trustees.

B. ELIGIBILITY RULES – Plan Amendment

Active Participants

Article III., Section A.2, subsection d. – Effective January 2024 hours (for March 2024 eligibility)

d. Tradesmen and Servicemen Working Under the Refrigeration and Air Conditioning Agreement and Food Store Addendum and Other Applicable Heating & Air Conditioning Agreements. An Employee who is a member in good standing of UA Local 342 working in Covered Employment under the Northern California and Northern Nevada Refrigeration and Air Conditioning Agreement with become covered under the Plan on the first day of the second calendar month following the month in which the Employee accumulates 300 hours of Covered Employment within a period of six consecutive months.

The following provision(s) apply only to Refrigeration Service and Refrigeration Supermarket Construction:

(i). The Health and Welfare Contribution hours shall be capped at 165 (previously 155) effective with January 2024 hours (March 2024 eligibility), per calendar month for all existing and newly hired Servicemen (including Journeyman and Apprentices) in the Refrigeration Service and Refrigeration Supermarket Construction Industry Only.

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 Trust Fund Office by email at tfo@ncptf.com or by calling 925/356-8921, ext. 246.

Respectfully submitted,

Fund Manager

On Behalf of the Board of Trustees