

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 2017

TO: ACTIVE AND RETIRED PARTICIPANTS

RE: SUMMARY OF MAILINGS AND ANNUAL NOTICES AND CLARIFICATION OF A TYPOGRAPHICAL ERROR FROM THE NORTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE PLAN (“PLAN”)

Enclosed with this cover page you will find important mailings and notifications from the Northern California Pipe Trades Health and Welfare Trust Fund (“Plan”).

We understand that the mailings can be overwhelming, so we are providing you with a brief summary to help you better understand what is being sent to you.

1. **Affordable Care Act Notice of Nondiscrimination.** As required by Federal Law, we are providing you with a Notice of Nondiscrimination. In summary, the Plan does not discriminate on the basis of race, color, national origin, age, disability or sex. (Please refer to the enclosed Notice for more information.)
2. **Clarification on Eligibility Rules for Reserve Hour Bank for New Tradesman.** Please note that the Summary of Material Modifications dated June 2017 noted a Plan Amendment for the Eligibility Rules to the Reserve Hour Bank for new Tradesman and Serviceman working under the Refrigeration and Air Conditioning Agreement and Food Store Addendum and other Applicable Heating and Air Conditioning Agreements. **Please be aware this change does not apply to Serviceman.**

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