



## ADMINISTRATIVE OFFICES

**HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION**  
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Date March 1, 2019

**To: All Active Employees, Non-Medicare Retirees and their Dependents, including COBRA beneficiaries participating in the Arizona Pipe Trades Health and Welfare Trust Fund Group Health Plan**

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**INCREASES IN LIFE INSURANCE, LIFE AND  
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D),  
AND WEEKLY DISABILITY BENEFITS EFFECTIVE JANUARY 1, 2019**

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Effective January 1, 2019, **Death Benefits** (life insurance) for eligible Active Employees and Non-Medicare Retirees will increase. In the event of your death, the payment to your designated Beneficiary(s) from the Fund will increase from \$20,000 to **\$50,000**.

For Active Employees only, **Accidental Death and Dismemberment (AD&D)** benefits will also increase on January 1, 2019. In the event of your accidental death, the payment to your designated Beneficiary(s) from the Fund will also increase from \$20,000 to **\$50,000**.

To file a claim for Life Insurance or AD&D, written proof of the loss must be sent within 30 days of the date of the loss to the Administrative Office who will coordinate administration of this benefit with the Life Insurance Company. The Administrative Office will then mail your designated Beneficiary a claim form to be completed. When the proof of loss has been approved, a benefit check will be sent to your designated Beneficiary.

For Active Employees and COBRA Self-Pay Employees, the **weekly disability benefit will increase from \$350 per week to \$500** per week on January 1, 2019. Payment will begin with the 1<sup>st</sup> day of disability due to an accident and on the 8<sup>th</sup> day of disability due to sickness (however, for a sickness for which the Eligible Active Employee is absent from work for more than 7 days, payment will be made from the first day of the absence).

**CHANGES TO HEALTH REIMBURSEMENT ACCOUNT (HRA) PLAN  
BENEFITS EFFECTIVE JANUARY 1, 2019**

Your Health Reimbursement Account (HRA) benefit will change on January 1, 2019 so that eligible Medical Care Expenses are expanded to include any expenses that meet the definition of "medical care" as defined by the Internal Revenue Code. Medical Care Expenses include a broad variety of

items and services including prescription drugs, hospital bills, and mental health services. For a listing of examples of eligible Medical Care Expenses reimbursable by your HRA, visit the Internal Revenue Service (IRS) website at <https://www.irs.gov/pub/irs-pdf/p502.pdf> to view “IRS Publication 502”.

Furthermore, Medical Care Expenses for purposes of the HRA will no longer need to be subject to the medical plan deductible and will no longer be capped at \$1,500 per family. Instead, HRA participants must meet an aggregate threshold of \$250 in Medical Care Expenses before the Plan will pay or reimburse for any expenses under the HRA Plan.

### **INCREASES TO DENTAL PPO PLAN BENEFITS EFFECTIVE JANUARY 1, 2019**

The Trustees are pleased to announce the following series of changes to your Dental PPO Plan benefits starting on January 1, 2019. Certain **annual preventive dental benefits**, including routine and difficult cleanings, routine dental exams, topical applications of fluoride (2 applications/year) and coverage of space maintainers for children and adults **will now be covered by the Plan at 100% when obtained at a PPO dental network provider or Premier dental network provider with no deductible**. Prior to this change, preventive dental benefits from network providers were subject to 80% coinsurance. Preventive dental services obtained from out-of-network providers, however, will continue to be paid at 80% coinsurance with no deductible.

Furthermore, your annual **Dental Benefit Maximum**, which is the maximum aggregate amount payable for dental services to each eligible member in any one calendar year, **will increase from \$2,000 to \$2,500** on January 1, 2019.

For more information on your Dental benefits and to find in-network providers, contact Delta Dental Plan of Arizona at 1-800-352-6132 or visit their website at [www.deltadentalaz.com](http://www.deltadentalaz.com).

Please keep this Summary of Material Modifications (“SMM”) with your Summary Plan Description (SPD)/Plan Rules and Regulations for easy reference to all Plan provisions. If you have any questions, you can contact the Administrative Office at 602-956-1950 or toll-free outside of AZ at 1-877-429-7473.

Sincerely,

Board of Trustees

*In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of these changes.*