

AMENDMENT #15
to the
ARIZONA PIPE TRADES HEALTH AND WELFARE TRUST FUND
Summary Plan Description (SPD)/Plan Rules and Regulations
for Active Employees and Non-Medicare Retirees
Amended, restated and effective June 1, 2018

Effective October 1, 2024, the Summary Plan Description/Plan Rules and Regulations are amended as noted below:

Article XVI: Medical Plan Benefits, “Open Access Plus Medical Plan Benefits” chapter, the Schedule is amended to delete the text in strike through in the “Maternity Care Services” row:

BENEFIT HIGHLIGHTS OF THE OPEN ACCESS PLUS MEDICAL PLAN	IN-NETWORK	OUT-OF-NETWORK
Maternity Care Services Initial Visit to Confirm Pregnancy Note: OB/GYN providers will be considered either as a PCP or Specialist depending on how the provider contracts with CIGNA. <u>Dependent Children are not covered for maternity.</u> All subsequent Prenatal Visits, Postnatal Visits and Physician’s Delivery Charges (i.e. global maternity fee) Physician’s Office Visits in addition to the global maternity fee when performed by an OB/GYN or Specialist Delivery – Facility (Inpatient Hospital, Birthing Center)	80% No charge No charge 80% after plan deductible	60% after plan deductible 60% after plan deductible 60% after plan deductible 60% after plan deductible

Article XVI: Medical Plan Benefits, “Open Access Plus Medical Plan Benefits” chapter, the “Exclusions, Expenses Not Covered and General Limitations” section is amended to add the text in *italics* on page 37:

- medical and Hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under this plan, *except that expenses incurred for routine Hospital and pediatric care of a newborn child prior to discharge from the Hospital nursery will be considered to be incurred as a result of Sickness as defined in the “Open Access Plus Medical Plan Benefits” chapter of this Article XVI.*

This Amendment #15 to the 2018 Arizona Pipe Trades Health & Welfare Trust Summary Plan Description/Plan Rules and Regulations for Active Employees and Non-Medicare Retirees was duly adopted by the Board of Trustees at a meeting held on December 19, 2024.



Chairman



Secretary