

**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**

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

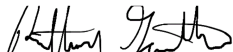
**Article XVI: Medical Plan Benefits, “Open Access Plus Medical Plan Benefits” chapter, the Schedule is amended to delete the text in strike through in the “Maternity Care Services” row:**

<b>BENEFIT HIGHLIGHTS OF THE OPEN ACCESS PLUS MEDICAL PLAN</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Maternity Care Services</b> Initial Visit to Confirm Pregnancy  <b>Note:</b> OB/GYN providers will be considered either as a PCP or Specialist depending on how the provider contracts with CIGNA.  <del><b><u>Dependent Children are not covered for maternity.</u></b></del>  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.*
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**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**