

**AMENDMENT #13**  
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 January 1, 2024 the Summary Plan Description/Plan Rules and Regulations are amended as noted below:**

**Article II: Eligibility for Benefits, Section 2, subsection a, is amended to add a new subsection (5), stating as follows:**

**(5) Temporary eligibility change, effective for participants dispatched for work between July 1, 2021 through December 31, 2023 2024 only:** Except for first-year apprentices, new Active Employees will have 340 hours advanced to their hour bank (an “hour bank loan”) in their first month of work. Coverage will then begin the first of the month following the month employment began. Each month, any hours worked will apply first toward the minimum 150 hours required to maintain eligibility. Any excess will be applied to repay the member’s hour bank loan.

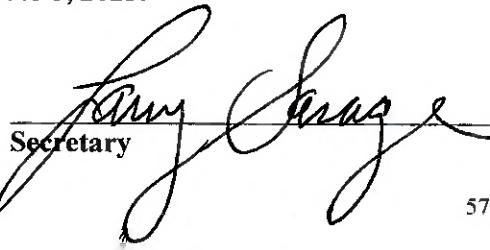
A. In order to qualify, an Active Employee must:

- i. be dispatched to work in the jurisdiction of the Plan by Local 469 to a Contributing Employer between June 1, 2021 and December 31, 2023 2024.
- ii. not have any Covered Hours under or participated in the Plan in the 24 months prior to dispatch and beginning employment,
- iii. have had employer sponsored medical coverage in the month of or prior to dispatch by Local 469.

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**This Amendment #13 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 5, 2023.**

  
Chairman

  
Secretary

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