

**AMENDMENT #8**  
**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, 2022, 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 (6), stating as follows:**

**(6) Eligibility for Existing Employees of Newly Signatory Employers**

- A. Effective January 1, 2022, upon an Employer signing the Arizona Pipe Trades Agreement (“Agreement”) or a memorandum adopting the Agreement’s terms and conditions, the Fund shall advance an hour bank to Employees of the Employer if:
  - 1) The Employer was not bound to the Agreement within the last five (5) years;
  - 2) The Employee (i) worked at least 120 hours for the Employer during the immediately prior 30 calendar days performing work of the type covered by the Agreement and (ii) was covered by the Employer’s sponsored health insurance for at least that time period; and
  - 3) The Employer has submitted documents to the Fund Administrator establishing that the Employee meets the criteria in subpart (2) and specifying the date that coverage under the Employer’s sponsored health insurance ends.
- B. 400 hours will be advanced to the hour bank of each Employee (called an “Eligible Employee”) who meets the requirements specified in Section A. The advance will be made to provide coverage on the first day of the month after an Eligible Employee loses coverage under the Employer’s sponsored health insurance.
- C. Exceptions and Limitations:
  - 1) If an Eligible Employee works more than 150 hours in any subsequent month, the excess hours shall be used to repay the 400 hours advanced by the Trust Fund.
  - 2) If the 400-hour bank loan is not fully repaid after 36 months of the Employee’s month of initial eligibility, then the obligation to repay the hour bank loan will end and any remaining hour bank loan hours will be cancelled. At that point, the Employee must satisfy the continuing eligibility requirements under the Plan in order to continue coverage.
  - 3) If during the first 12 months of coverage an Eligible Employee loses Plan eligibility, the loan and any remaining banked hours will be cancelled. In order to have coverage reinstated, the member must reestablish Initial Eligibility by working at least 150 Covered Hours within three consecutive months.
  - 4) Notwithstanding anything to the contrary herein, the Plan must follow the National Reciprocity Agreement; so, if the Employee’s home local is not Local 469, the Employee is ineligible for the loan or for any other Plan coverage.

- 5) All other provisions of the Plan, including those on establishing and continuing eligibility, continue to apply. The Board of Trustees reserves the right to extend or terminate this eligibility provision under the Plan at any time, and may take action to terminate, replace or amend any part of the Plan.

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This Amendment #8 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 May 26, 2022.

DocuSigned by:

*Darrell Fox*

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**Chairman**

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*Dean Van Kuy*

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**Secretary**