

AMENDMENT #1
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, 2018, the Summary Plan Description/Plan Rules and Regulations are amended as noted below:

In the “Self-Payment Provisions and COBRA Information” chapter, the section titled “Option 2: COBRA Self-Payment” is amended to add the following text in italics:

COBRA Self-Payment Premium for Dependents:

The amount of the monthly COBRA self-payment premiums for Dependents will be established by the Board of Trustees. The self-payments charged represent continuation of all health-related benefits provided for those Dependents as of the date the Dependents would have otherwise lost eligibility, or, if the Dependents so elect, **only** Medical Plan benefits.

NOTE: A Dependent(s) who lose(s) coverage for the benefits of this Fund because of the death of an Active Employee or Self-Payment Employee (a COBRA Qualifying Event) will be entitled to a subsidized COBRA premium rate if the Active or Self-Payment Employee had been continuously eligible for health and welfare benefits for 36 months out of the last 42 consecutive months prior to the Qualifying Event.

Additionally, in the event of the death of an Active Employee or Self-Payment Employee who maintained a Health Reimbursement Account (HRA), the surviving Spouse and tax-qualified surviving Dependents may continue to submit eligible Medical Care Expenses to the deceased employee's HRA. See Article V: Health Reimbursement Arrangement (HRA) of this document for more details.

In Article V: Health Reimbursement Arrangement (HRA), Section 1(b)(7) “Medical Care Expenses” is amended to add the following text in italics:

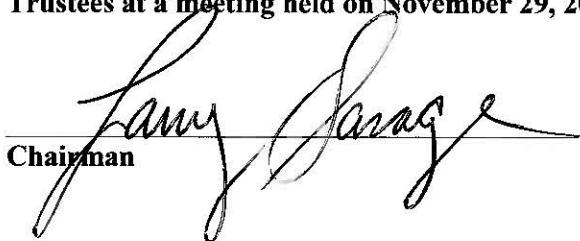
(7) Medical Care Expenses” means

- a) medical care expenses including, but are not limited to COBRA premiums, and non-COBRA reduced self-payments; and
- b) medical care expenses for COBRA Participants *and for surviving spouses and surviving dependent children*; and
- c) medical care expenses subject to the deductible up to an annual maximum of \$1,500 per family; and
- d) medical care expenses incurred by an Active Employee or his/her Dependents for an emergency situation as defined under Section 3 (a) in this Article, and which are medical care expenses eligible for reimbursement pursuant to Code §105 and 213(d) (including, for example, amounts for certain bills for Hospital care, doctors, dental care, vision care and prescription drugs and includes medical expenses paid toward a Medical Plan deductible), but does not include expenses that are described in the Exclusions Section of this Article.

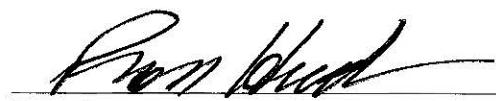
Reimbursements due for Medical Care Expenses incurred by the HRA Participant or the HRA Participant's Dependents shall be charged against the HRA Participant's HRA Account.

This Amendment #1 to the 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 November 29, 2018.

Chairman



Secretary



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