

AMENDMENT #7
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 July 1, 2021 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, 2022 only: Except for first-year apprentices, New Active Employees, as defined below, 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 as a New Active Employee, one must:

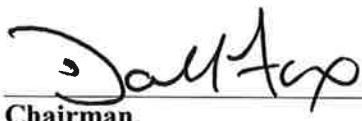
- i. be dispatched to work in the jurisdiction of the Plan by Local 469 to a Contributing Employer between June 1, 2021 and December 31, 2022,
- ii. not have any Covered Hours under or participated in the Plan in the 24 months prior to dispatch and beginning employment,
- iii. have had employer sponsored medical coverage in the month of or prior to dispatch by Local 469.


B. Exceptions and Limitations:

- i. If the hour bank loan is not fully repaid after 24 months of the New Active 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 member must satisfy the continuing eligibility requirements under the Plan in order to continue coverage.
- ii. If during the first 12 months of coverage a New Active Employee loses Plan coverage and has an outstanding hour bank loan, the loan and 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.
- iii. The Plan must follow the National Reciprocity Agreement; so, if your home local is not Local 469 you are ineligible for the loan or for any other Plan coverage.

- iv. 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.

This Amendment #7 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 September 2, 2021.


Chairman


Secretary

5698859v3/00743.626