

IDAHO PIPE TRADES TRUST

Administrative Office

Idaho Pipe Trades
Health & Welfare Trust
LU 296 & LU 648



Plumbers & Pipefitters
Pension Trust
LU 296 LU 648 LU 41

May 2025

SUMMARY OF MATERIAL MODIFICATIONS

This notice describes important changes to the Idaho Pipe Trades Health & Welfare Plan (“Plan”) and Summary Plan Description dated January 1, 2024 (“SPD”). Please keep this notice with your SPD booklet and other Plan records.

If you’re unable to work due to an Injury, Illness or your pregnancy and you are an Active Participant who qualifies for the Plan’s Short-Term Disability (“STD”) weekly benefit, your hour bank is frozen during those months in which you are receiving the STD benefit, that is, you will receive Plan coverage without reduction of hours from your hour bank.

Example: John has satisfied the Plan’s initial eligibility requirements. He works 140 Covered Hours in November, and so he has Plan coverage in January. John worked 80 hours the first two weeks of January, and then he is in a car wreck and disabled January 15th. He is entitled to begin receiving the weekly benefit on January 23rd. His hour bank is frozen beginning in January, which gives him Plan coverage in March.

See the Summary Plan Description (2024) at Section III, Eligibility, for a description of the lag month and its impact on Plan coverage.

Retirees who returned to covered work (“working retirees”) are currently ineligible for the hour bank freeze. Beginning June 1, 2025, working retirees who gain Plan coverage through the hour bank system are also eligible to have their hour bank frozen. Working retirees remain ineligible for the \$500 weekly STD benefit.

All of the following must apply:

- You become disabled on or after June 1, 2025;
- You are a working retiree;
- You are covered by the Plan with eligibility through your hour bank on the date you become disabled, and on the 8th day after you become disabled;
- You must be unable to perform the duties of your own occupation because you have sustained an Injury or contracted an Illness, or because of your pregnancy; and
- You are under the direct and continuous care of a Physician to treat your Injury, Illness or pregnancy.

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Your hour bank will not be frozen for any disability caused by:

- Illness or Injury in connection with, arising from, contributed to by, caused by or occurring during the course of, any work for compensation, wages, pay or profit;
- Illness or Injury resulting from military service for any country;
- Illness or Injury for which you're entitled to benefits under any workers' compensation or occupational disease law;
- Illness or Injury resulting from or arising out of the commission or attempted commission of a felony or engagement in an illegal occupation, whether or not charges are filed or a conviction results; or
- Illness or Injury or complications caused by a medical service or procedure for which the Plan's health coverage provides no benefits.

You are not eligible for the hour bank freeze if:

- You are on COBRA or are a COBRA Qualified Beneficiary when you become disabled or the month that includes the 8th day after you become disabled;
- Your disability is due in whole or in part to a possible or probable future Illness, Injury, event or risk; or
- You have Plan coverage by reason of a Special Agreement signed by an Employer that has also signed a Collective Bargaining Agreement.

Timing and Application

- Your hour bank freeze will begin the month that includes the 8th day after you become disabled and continues through the month that includes the 26th week in which you remain disabled and satisfy the above requirements, whether your disability is for one or multiple causes (a "disability period").
- If multiple disabilities are due to the same or related Illness, Injury, or pregnancy, not separated by either your return to active work or your availability to work for two weeks, the Plan will consider it one disability period; and
- You must fully complete the Plan's application for an hour bank freeze within 9 months of when you become disabled. You must promptly answer any follow-up requests made by the Administrative Office.

Termination

Your hour bank freeze will terminate the first of the following to occur:

- The end of the month in which you die (your covered Dependents will be eligible to elect COBRA);
- The end of the month that includes the 26th week following the 8th day after you become disabled;

- the month in which you perform work in your own occupation, or in any trade, craft, or employment covered by the Plan;
- The Plan does not, upon request, receive a certification from your attending Physician that states you are unable to work, you are no longer under the care of a Physician, or you fail to submit to examination by the Plan's Physician;

Clarification of eligibility for weekly STD benefit.

To be eligible for the weekly STD benefit, you must have Plan coverage on the date you become disabled and on the 8th day after that. In addition, you cannot have Plan coverage by reason of a Special Agreement signed by an Employer that has also signed a Collective Bargaining Agreement. All other terms of the STD benefit described in the Plan continue to apply.

If you have questions about this SMM or the Plan, please contact the Administrative Office.

The Trustees reserve the right to change eligibility rules, reduce or eliminate benefits or hour bank accruals, or change the Plan entirely, including benefits and coverage provided to retirees and their families. Rights under the Plan do not accrue and do not vest.

The terms of the Plan govern over oral or other written communications (including electronic communications) concerning the Plan. The Plan is not bound by any oral or written communication that conflicts with Plan documents. Capitalized terms in this SMM have the meaning assigned to them in the Plan document.

This document has been uploaded and is available on the participant website at www.IPTT.org

