



Utah Pipe Trades Trust Fund

Pension
Health and Welfare

From: Board of Trustees of the Utah Pipe Trades Welfare Trust Fund

To: New Employee to the Utah Pipe Trades Welfare Trust Fund

Dear New Employee,

Welcome to the Utah Pipe Trades Welfare Plan!

We have received your initial contributions, which is the first step toward becoming eligible for health and welfare coverage under the Plan.

Please note: Based on the Plan's eligibility rules, your health coverage will begin the month after you have worked 300 covered hours, within 5 consecutive months. After initial eligibility, you must have at least 140 covered hours in your hour bank to continue coverage, which means 140 hours are required for each month of coverage.

Example: Tyler begins working in February with hours as follows:

February Work Month	80 hours
March Work Month	130 hours
April Work Month	150 hours
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Total	360 hours

At the end of April, Tyler satisfies the initial eligibility requirements (300 hours). Tyler's coverage begins on May 1st and will continue through June. Then Tyler's hour bank is left with 80 hours (360 minus 140 for May and minus 140 for June).

We will closely monitor your contributions and when you meet the eligibility criteria, we will notify you and will mail you a new member packet. This packet will contain important information regarding your benefits, dependent enrollment form, beneficiary form, coverage details and instructions on accessing Plan services. As a reminder, contributions are sent from Employers the month following the Work Month.

In the meantime, if you have any questions regarding your eligibility requirements, or the status of your contributions, please do not hesitate to contact our office at the phone number listed, or email listed below.

Sincerely,

Board of Trustees