

**RESOLUTION TO AMEND  
THE  
PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION  
OF THE  
PIPE TRADES SERVICES MN WELFARE FUND**

On the date provided below, the Board of Trustees (“Trustees”) of the Pipe Trades Services MN Welfare Trust (“Trust”) resolved to amend the Pipe Trades Services MN Welfare Fund (“Fund”) to provide an exception to the eligibility criteria for retiree coverage for Local Union members retiring from employment as a governmental or maintenance employee.

**WHEREAS**, the Trustees are duly designated and appointed as the trustees of the Trust;

**WHEREAS**, Section I(11) of the Uniform Terms for Plans and Programs Maintained by the Pipe Trades Services MN Welfare Fund, which terms govern the operation of the Fund, authorizes the Trustees to amend the Fund; and

**WHEREAS**, the Trustees believe it is in the best interests of the Fund and the Participants and their Dependents covered by the Fund to amend the Fund as provided herein.

**NOW, THEREFORE**, the Fund is amended to provide an exception to the eligibility criteria for retiree coverage for Local Union members retiring from employment as a governmental or maintenance employee.

The changes described above are reflected on the following attached replacement pages:

- Page 20 of the Benefits Booklet for Journeymen, Apprentices, and their Dependents;
- Pages 15, 16, and 16A of the Benefits Booklet for Pre-Medicare Retirees and their Dependents; and
- Page 15 of the Benefits Booklet for Support Workers and their Dependents for Helpers and Pre-Apprentices.

<b>Effective Date of Amendment:</b>	<u>December 3, 2020</u>
<b>Resolution Date:</b>	<u>December 3, 2020</u>
<b>Execution Date:</b>	<u>December 3, 2020</u>

**[SIGNATURE PAGE FOLLOWS]**

**EMPLOYER TRUSTEES**

Harry Thaler  
Matthew May  
Paul Jones  
Michael J. Tiewa

**UNION TRUSTEES**

John Roth  
John R. Pickett  
Joe Lee  
Scott Seard

If your eligibility is based upon extended coverage, you are not eligible for the Pipe Trades Services MN Weekly Injury and Illness Program, the Pipe Trades Services MN Jury Duty Program or the Pipe Trades Services MN Bereavement Program.

You cease to qualify for extended coverage at the end of the extension period or when employer contributions to your Dollar Bank are sufficient to pay your Premium, if earlier. If you reinstate your eligibility through extended eligibility, you are deemed to have exercised any COBRA rights you and your Dependents would otherwise have had – extended eligibility simply pays your COBRA Premium for a fixed period of time. When your extended coverage ends, you may continue your COBRA coverage by paying the COBRA Premium for the remainder of your COBRA coverage period.

#### **G. Deferral of Eligibility**

You may not defer your eligibility (or that of your Dependents) unless you meet the following criteria<sup>8</sup>

1. Your employment with a Contributing Employer terminated while you were eligible;
2. You are out of work but actively seeking employment with a Contributing Employer;
3. You have Minimum Value Coverage with a deductible of no more than \$2,000; and,
4. You have submitted a satisfactory application to defer eligibility to the Fund Office.

Alternatively, you may defer your eligibility (and that of your Dependents) if you: (1) terminate employment with a Contributing Employer; (2) immediately go to work as a government employee working with the tools of the trade; (3) remain a member of a Union; and (4) would otherwise be eligible for retiree coverage under the Welfare Fund upon your retirement from governmental employment.

If you meet the criteria for deferral of eligibility, your eligibility (and that of your Dependents) will be terminated on the first day of the month following the month in which you meet the criteria. The general rule that your Dollar Bank is forfeited upon termination will not apply; your Dollar Bank will be frozen while you meet the criteria for a deferral of eligibility. Your eligibility will be reinstated on the first day of the first month following the month in which you become employed by a Contributing Employer or you cease to have Minimum Value Coverage through your Spouse. The Fund may request on-going verification of your status to determine your eligibility for deferral.

#### **H. Rescission of Eligibility**

A rescission of coverage is a cancellation coverage that has retroactive effect. The Fund will rescind your eligibility (or that of your Dependents) for fraud or intentional misrepresentation of a material fact. A rescission will be effective back to the time you became eligible or remained eligible because of fraud or intentional misrepresentation of fact. If the Fund determines to rescind your eligibility, you will be provided 30 days' advance written notice. If your eligibility is rescinded, you will be liable to the Fund for any benefits you received during or on account of the period of rescinded eligibility plus interest and all collection expenses the Fund incurs. The Fund may take any legal action necessary to collect, including, without limitation, offsetting any benefits that are owed to you and filing a lawsuit. It will not be considered a rescission if the Fund terminates your coverage retroactive to the date you should have lost eligibility but did not due to an administrative delay.

---

<sup>8</sup> Non-bargaining unit employees are not eligible for this benefit. Bargaining unit alumni are eligible for this benefit.

Pipe Trades Services MN Health Club Reimbursement Program
\$20 will be credited toward your health club membership fee for each Member and Spouse who visits a participating health club at least 8 times within a month. Your Spouse may participate in this program, but your Children may not.

Pipe Trades Services MN Death Benefits Program
If you die, your Beneficiary will be paid \$7,000. Your Dependents cannot participate in this Program.

Pipe Trades Services MN Employee Assistance Program
Professional, confidential counseling is available to you and your Dependents at no cost. Counselors are available to discuss common issues such as chemical dependence, depression, and financial issues.

## 8. ELIGIBILITY AND BENEFITS

### A. Pre-Medicare Retirees Only

This Benefits Booklet applies only to Retirees who are not eligible for Medicare and their Dependents. If you are a Journeyman or Apprentice, helper or pre-apprentice, support worker, Medicare-eligible Retiree, bargaining-unit alumni, or non-bargaining employee, contact the Fund Office for the appropriate Benefits Booklet. In this section of this Booklet, the term “you” refers only to a Pre-Medicare Retiree. Capitalized terms have the meaning given in the Definitions for the Pipe Trades Services MN Health Plan.

### B. Benefits

The Fund maintains many benefits plans and programs. When you become eligible for benefits from the Fund, you (and, in some cases, your Dependents) become a participant in the following (each of which is described later in this Benefits Booklet):

5. Pipe Trades Services MN Health Plan;
6. Pipe Trades Services MN Retiree Dental Plan (optional election);
7. Pipe Trades Services MN Vision Plan;
8. Pipe Trades Services MN Health Club Reimbursement Program;
9. Pipe Trades Services MN Employee Assistance Program; and,
10. Pipe Trades Services MN Death Benefits Program (no Dependent participation).

These benefits may be changed at any time. You are not vested in any benefits from the Fund.

### C. Pre-Medicare Retiree Eligibility, Termination of Eligibility

You first become eligible to receive benefits from the Fund under this Benefits Booklet on the first day of the month following the month in which you meet all of the following criteria:

1. You are eligible for benefits from the Fund under the Benefits Booklet for Journeymen and Apprentices;
2. During your lifetime, you have been eligible for benefits from the Fund for at least 120 months;
3. You have been eligible for benefits from the Fund for at least 60 out of the preceding 120 months and if there was a break in service during this period you must have coverage under the Benefits Booklet for Journeymen and Apprentices for a period that equals or exceeds the break period;
4. You have ceased performing work in the Pipe Trades Industry<sup>2</sup>
5. You have submitted an application for eligibility as a Retiree and the Board has accepted your application;
6. You have paid the Premium for your first month of eligibility as a Pre-Medicare Retiree; and,
7. You are age 55 or older, or you are age 45 or older and you are disabled<sup>3</sup> and your age plus the number of years in which the Fund has received contributions on your behalf is at least 70.

If you satisfy the criteria described in the paragraph below, you will not be required to: (i) retire from active employment with a Contributing Employer; and (ii) receive coverage under the Fund as an active employee for at least 60 out of the 120 months preceding retirement, to receive benefits from the Fund under this Benefits Booklet on the first day of the month following the month in which you meet all of the following criteria:

1. During your lifetime, you have been eligible for benefits from the Fund for at least 120 months;
2. You have ceased performing work in the Pipe Trades Industry;
3. You have submitted an application for eligibility as a Retiree and the Board has accepted your application;
4. You have paid the Premium for your first month of eligibility as a Pre-Medicare Retiree;
5. You are age 55 or older, or you are age 45 or older and you are disabled and your age plus the number of years in which the Fund has received contributions on your behalf is at least 70;
6. You are eligible for benefits from either the Pipe Trades Services MN Pension Fund (the "Pension Fund") or the Pipe Trades Services MN Pension Supplement Fund (the "Pension Supplement Fund");

---

<sup>2</sup> If you work allotted retirement hours per the Pipe Trades Services MN Pension Plan, Contributions are paid by your Employer, but will not reinstate you to benefits under the Journeymen and Apprentice booklet. Once retired, a Member stays in retired status and must make the monetary monthly premium payment.

<sup>3</sup> See following section for disability eligibility requirements.

7. You have at least ten years of service, or the equivalent thereof, under either the Pension Fund or the Pension Supplement Fund;
8. You retire from employment as a governmental or maintenance employee where you were:
  - a. A journeyman or apprentice plumbing or pipefitting worker;
  - b. A member of a Union in good standing for the duration of your employment;
  - c. Employed by a governmental agency or body; and
  - d. Working with the tools of the trade.
9. During the 10-year period immediately preceding your retirement date, you continuously maintained other health coverage if you did not have coverage under the Fund.

When you become eligible as a Pre-Medicare Retiree, you immediately cease to be eligible for benefits from the Fund under any other Booklet. After you initially become eligible for benefits under this Booklet, you will remain eligible until your eligibility is terminated. Your eligibility will terminate on the earliest of the following:

1. The first day of the first month for which you have not paid the Premium;
2. The day you become eligible for benefits from the Fund in any capacity other than as a Pre-Medicare Retiree;
3. The last day of the month immediately preceding the month in which you become eligible for Medicare;
4. The day you work for an employer in the Pipe Trades Industry that is not signed to a collective bargaining agreement with a pipe trades union (you must notify the Fund Office immediately if you leave the pipe trades industry or become self-employed);
5. The day the Fund is terminated.

If your eligibility terminates, you must meet the initial eligibility requirements to become eligible for benefits again.

Supplemental Hour Reserve". This benefit is not available for Helpers or Pre-Apprentices. You qualify for extended coverage if:

1. You are not employed by a Contributing Employer;
2. You are seeking work with a Contributing Employer or you are out of work due to a disabling injury or illness (verified by your physician);
3. Contributions were made to the Fund on your behalf from a Contributing Employer for at least 1,500 hours in the past 12 months, 3,000 hours in the past 24 months, or 4,500 hours in the past 36 months;
4. You are not working for an employer in the Pipe Trades Industry that is not a Contributing Employer;
5. You are not covered under another health plan; and,
6. You submit a properly completed application.

If you qualify for extended eligibility, the Fund will credit your Dollar Bank the amount needed to reinstate and continue your eligibility for an extension period, which is three months from the date of termination if you had 1,500 hours contributed in the past 12 months, six months if you had 3,000 hours in the past 24 months, or nine months if you had 4,500 hours in the past 36 months.

You cease to qualify for extended coverage at the end of the extension period or when employer contributions to your Dollar Bank are sufficient to pay your Premium, if earlier. If you reinstate your eligibility through extended eligibility, you are deemed to have exercised any COBRA rights you and your Dependents would otherwise have had – extended eligibility simply pays your COBRA Premium for a fixed period of time. When your extended coverage ends, you may continue your COBRA coverage by paying the COBRA Premium for the remainder of your COBRA coverage period.

#### **G. Deferral of Eligibility**

You may not defer your eligibility (or that of your Dependents) unless you meet the following criteria<sup>4</sup>:

1. Your employment with a Contributing Employer terminated while you were eligible;
2. You are out of work but actively seeking employment with a Contributing Employer;
3. You have Minimum Value Coverage with a deductible of no more than \$2,000; and,
4. You have submitted a satisfactory application to defer eligibility to the Fund Office.

Alternatively, you may defer your eligibility (and that of your Dependents) if you: (1) terminate employment with a Contributing Employer; (2) immediately go to work as a government employee working with the tools of the trade; (3) remain a member of a Union; and (4) would otherwise be eligible for retiree coverage under the Welfare Fund upon your retirement from governmental employment.

If you meet the criteria for deferral of eligibility, your eligibility (and that of your Dependents) will be terminated on the first day of the month following the month in which you meet the criteria. The general rule that your Dollar Bank is forfeited upon termination will not apply; your Dollar Bank will be frozen while you meet the criteria for a deferral of eligibility. Your eligibility will be reinstated on the first

---

<sup>4</sup> Non-bargaining unit employees are not eligible for this benefit. Bargaining unit alumni are eligible for this benefit.