

**WISCONSIN PIPE TRADES HEALTH FUND**

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**◆◆ SUMMARY OF MATERIAL MODIFICATIONS ◆◆**

June 2018

To All Active Bargaining Unit Employees:

The provisions of the Wisconsin Pipe Trades Health Fund (the "Plan") are set forth in your Summary Plan Description (SPD) booklet effective May 1, 2011. This Summary of Material Modifications (SMM) is an amendment to the Plan and SPD to formalize language incorporating recent Trustee actions regarding your Plan. New language, which will be added to your existing SPD, is shown in italics as applicable.

**Initial Eligibility Buy-In**

Currently for bargaining unit employees, you and your dependents become initially eligible for benefits under Classes A and JD on the first day of the Coverage Month following the corresponding Work Month during which contributions are credited on your behalf for 125 hours of work for a contributing employer for coverage under Plan B.

You will be covered under Plan B for the current calendar year. You will be given an opportunity every fall to make a new Plan election for the following calendar year.

The corresponding Work Months and Coverage Months are as follows:

Hours Worked During the Month of...	Provide Coverage for the Month of...
January	April
February	May
March	June
April	July
May	August
June	September
July	October
August	November
September	December
October	January
November	February
December	March

(over)

At their recent Board meeting, the Trustees elected to offer an initial eligibility buy-in provision. Therefore, the following initial eligibility language for bargaining unit employees will be added to Eligibility Rule 1(a) on page 1 of your SPD, effective for work hours on and after June 1, 2018:

*You are allowed to buy-in for your initial eligibility under the Plan. If you begin work with a contributing employer but do not work the required minimum of 125 hours in your first Work Month to earn initial eligibility for the corresponding Coverage Month, you can make a self-payment for the difference in the hours required and those you actually worked.*

*In addition, you also are allowed to buy-in for your initial eligibility to be effective the first day of the month following your date of hire so you are covered during the two lag months.*

*For example, you begin work with a contributing employer in the Work Month of January, but you only work 100 hours. You are allowed to buy-in for the remaining 25 hours to meet the required minimum of 125 hours so you can become initially eligible in the corresponding Coverage Month of April.*

*If you want your coverage effective February 1, you also can make two monthly self-payments for 125 hours each due on the 10<sup>th</sup> of the Coverage Month to have coverage for February and March. If you do not want coverage until March, you can buy coverage just for that one month.*

Please keep this Summary of Material Modifications with your Summary Plan Description (SPD) booklet for future reference. If you have any questions, feel free to contact the Fund Office at: (414) 359-7400 or 1-800-253-5713.

Respectfully yours,

THE BOARD OF TRUSTEES

*This announcement serves as a Summary of Material Modifications (SMM) and Plan amendment. It contains only highlights of certain features of the Wisconsin Pipe Trades Health Fund. Full details are contained in the documents that establish the Plan/SPD provisions. If there is a discrepancy between the wording here and the documents that establish the Plan/SPD, the document language will govern. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan/SPD at any time.*