



DISTRICT COUNCIL 16
Northern California Health and Welfare Trust Fund
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Date: October, 2022

To: All Participants, including COBRA beneficiaries participating in the Indemnity Medical Plan offered by District Council No. 16 Northern California Health & Welfare Trust Fund

From: Board of Trustees

This Participant Notice will advise you of certain information you need to be aware of in order to receive the highest level of benefits from District Council No. 16 Northern California Health & Welfare Trust Fund. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

CHANGE TO NEW RETIREE ELIGIBILITY FOR BARGAINED EMPLOYEES

We are pleased to inform you that effective **for retirements on or after April 1, 2022**, the Indemnity Medical Plan has made a change to the initial retiree eligibility for monthly bargained employees.

“New Retiree Eligibility - Bargaining Employees” – the 2nd bullet point on page 17 of the SPD is modified to now read as follows:

- You were covered under this Health and Welfare Trust Fund’s benefits program or the Health and Welfare Plan of one of the merged Trust Funds as an active bargaining Employee in the month immediately preceding your retirement date. You may use COBRA Continuation Coverage to meet this requirement.

If you were employed by the International Union of Painters and Allied Trades, this requirement will be fulfilled if you were covered under the Health and Welfare Plan provided by the International Union of Painters And Allied Trades in the month immediately preceding your retirement date.

If you were a member in good standing with any local union affiliated with the District Council 16 of the International Union of Painters and Allied Trades and received health coverage as a collectively-bargained Employee through this Health and Welfare Fund for a minimum of 15 years, this requirement will be fulfilled if you were covered under this Health and Welfare Fund throughout that time prior to your retirement date, even if you received coverage in a non-bargained position.

No other requirements for eligibility have been changed. Consequently, all other requirements, including having 500+ hours of service in a related pension plan in the three (3) years prior to retirement, must be met.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administrative Office at **(510) 864-6444**.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.

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