

Plumbers and Pipefitters Local 219

Health & Welfare Fund

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Telephone: (330) 270-0453
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TO: All Plan Participants

FROM: Plumbers & Pipefitters Local 219 Health & Welfare Fund

DATE: September 1, 2010

RE: Notice to Participants Of Special Self-Contribution Rights Effective From July 1, 2010, To June 30, 2011, And Notice Clarifying Participants' Eligibility To Make Self-Contributions While On Disability

I. Notice To Participants Of Special Self-Contribution Rights Effective From July 1, 2010, To June 30, 2011

The Board of Trustees of the Plumbers & Pipefitters Local 219 Health and Welfare Fund (the "Trustees" and the "Fund," respectively) have provided you with this Notice of Special Self-Payment Rights Effective From July 1, 2010, To June 30, 2011 ("Self-Contribution Notice"). The Trustees have recognized that the region's economic downturn has had an adverse impact on the availability of work in the plumbing and pipe trades. The lack of available work, in turn, has caused several participants to lose their eligibility to make self-contributions to continue coverage under the Fund and its plan of benefits. Furthermore, the Trustees recognize that it may be difficult or impossible for participants who are out of work, or underemployed, to utilize continuation coverage provided under the Consolidated Omnibus Reconciliation Act of 1985 ("COBRA") due to its cost.

In recognition of the foregoing, the Trustees have decided to offer eligible participants special self-contribution rights on a temporary basis. These special self-contribution rights are effective retroactive to July 1, 2010, through June 30, 2011, only, and will expire automatically on June 30, 2011, without further notice. Except as noted below, participants seeking to utilize the special self-contribution rights provided under this Self-Contribution Notice must meet all of the criteria set forth in the Fund's Plan Document and Summary Plan Description (the "SPD"). This Self-Contribution Notice provides special self-contribution rights to participants under the following terms:

- Effective retroactive to July 1, 2010, until June 30, 2011 (the "Effective Period"), the Trustees will waive the requirement set forth on page 20 of the Fund's Plan Document and Summary Plan Description (the "SPD") that a participant must have, at least, 160 credited hours in covered employment during any continuous 6-month period to make self-contributions for coverage.



- This is a one time waiver that applies only to those participants who would meet the eligibility requirements to make self-contributions set forth in the SPD, but for the 160 credited hours in covered employment requirement.
- This Self-Contribution Notice only applies to participants who lost, or who will lose, their eligibility to make self-contributions due to working less than 160 credited hours in covered employment in any continuous 6-month period from July 1, 2010, through June 30, 2011.
 - Therefore, participants who lost their ability to make self-contributions due to a lack of credited hours in covered employment, beginning in June of 2010, are not eligible under this Self-Contribution Notice (i.e., a participant who had 130 credited hours from November 1, 2009, to April 30, 2010 would not be eligible under this Self-Contribution Notice).
- To elect self-contributions under this Self-Contribution Notice, a participant must remit self-contributions owed retroactive to the first month during which the participant became ineligible to make self-contributions because of the 160 hour rule.
 - For example, to exercise rights under this Self-Contribution Notice, a participant who lost his right to make self-contributions due to the 160 hour rule beginning in July of 2010, must remit self-contributions to the Fund for July 2010, August 2010, and September 2010. The Fund must receive these self-contributions by or before September 30, 2010.
 - As a further example, a participant who lost his right to make self-contributions due to the 160 hour rule, beginning in July of 2010, cannot determine that he wants to make self-contributions only for August and/or September. As noted, the participant must remit self-contributions to the Fund by or before September 30, 2010, for July 2010, August 2010, and September 2010.
 - The grace period to September 30, 2010, applies only to self-contributions owed for July, August, and September of 2010. All other contributions must be timely received or the participant will lose his rights under this Self-Contribution Notice.
- Participants who elected COBRA continuation coverage and remitted COBRA premiums for July 2010 and/or August 2010 continuation coverage, and who would be eligible to make self-contributions under this Self-Contribution Notice, will have their July and/or August COBRA premiums credited toward their self-contribution obligation.

- For example, if a participant elected COBRA continuation coverage in July of 2010, due to his ineligibility to make self-contributions because of the 160 hour rule, the participant's COBRA premiums would be credited toward his self-contribution obligation. Hence, if the participant paid \$624.00 for COBRA continuation coverage in July and August of 2010 the participant's \$1248.00 payments would be credited toward his/her obligation to make self-contributions for July 2010, August 2010, September 2010, and carried forward until it was exhausted. The participant would then be required to remit timely self-contributions each month thereafter.
- Participants who do not elect to make self-contributions under the terms of this Self-Contribution Notice, and who have not elected COBRA continuation coverage, may lose their eligibility under the Fund. In cases where a participant has lost his eligibility, the participant must reestablish eligibility under the terms of the SPD before reenrolling in the Fund and its plan of benefits.

As noted, this Self-Contribution Notice applies strictly to the time periods noted herein, and this Self-Contribution Notice and the special self-contribution rights contained herein will expire automatically on June 30, 2011. This Self-Contribution Notice does not create any future right or entitlement to benefits. Except with regard to the 160-hour requirement, this Self-Contribution Notice does not effect any other term or condition set forth in the SPD.

II. Notice Clarifying Participants' Eligibility To Make Self-Contributions While On Disability

The Trustees have further provided this Notice Clarifying Participants' Eligibility To Make Self-Contributions While On Disability ("Clarifying Notice") in response to questions related to a prior participant notice dated November 7, 2008. The November 7th notice provided that if a participant met all other conditions to be eligible to make self-contributions, and the participant was disabled from work and receiving short-term disability benefits through the Fund, the participant would be excused from the 160 hour requirement to make self-contributions.

By issuing this Clarifying Notice, the Trustees would add that under the November 7th notice, provided that a participant met all other conditions to be eligible to make self-contributions, and provided the participant was disabled from work and receiving short-term disability benefits through the Fund, or receiving workers' compensation benefits, the participant would be excused from the 160 hour requirement to make self-contributions.

III. Questions Should Be Directed To The Fund Office

In the event that you should have any questions with regard to the Self-Contribution Notice and/or the Clarifying Notice, please feel free to contact the Fund Office at the following number: 800-435-2388.