



Northern California Plasterers Trust Funds
Health & Welfare Trust Fund, Pension Plan and Plasterers Local 66 Supplemental Pension Trust
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NOTICE OF MATERIAL MODIFICATIONS
to the
**NORTHERN CALIFORNIA PLASTERERS HEALTH &
WELFARE TRUST FUND**
(As revised September 1, 2018)

TO: All Participants and Beneficiaries of the Northern California Plasterers Health & Welfare Trust Fund (the “Plan”)

FROM: The Board of Trustees

DATE: January 1, 2020

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important changes made to the Northern California Plasterers Health & Welfare Trust Fund (“the Plan”) since the Summary Plan Description (“SPD”) was last distributed to you. Please take the time to read this Summary carefully and keep it with the copy of the SPD that was previously provided to you. If you either need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Trust Fund Office by telephone during normal business hours at the number above or by mail at 4160 Dublin Blvd, Suite 400, Dublin, CA 94568. The Board of Trustees has made the following changes to the Plan:

CHANGE TO ROLLING OPEN ENROLLMENT

Effective January 1, 2020 the Trustees adopted a new open enrollment procedure called 12-Month Rolling Open Enrollment. This new open enrollment procedure allows you to change your medical election once every 12 months, effective the first of the month, instead of only during the fixed annual open enrollment that previously occurred July 1st of each year. You will need to submit the enrollment change form prior to the requested effective date.

This means that you may change your medical plan election at any time during the year as long as the effective date of your last change in election is not less than 12-months from the effective date of your new change in election. For example, if your last change in medical plan became effective May 1, 2019, the earliest effective date for a new change in your medical plan would be May 1, 2020.

If you are enrolled in the Kaiser Plan and then move out of Kaiser’s service area you will be eligible to change your medical plan election at that time, regardless of the date of your last medical plan election.

The change will be effective on the first day of the month following receipt and approval of Enrollment application and documents by the Trust Office. Please contact the Trust Office for an Enrollment Form and any other information needed to make your new election.

If there is any conflict between this Summary of Material Modifications and the Formal Plan Rules, the terms of the Formal Plan Rules shall govern.