



PIPE TRADES SERVICES MN

HEALTH & PENSION FUNDS

700 TRANSFER ROAD - ST. PAUL, MN 55114 • PHONE: 651-645-4540 • FAX: 651-645-8119 • WWW.TCPT.ORG

May 2014

Important Notice Regarding Health Coverage for Helpers

Based upon requirements of the Affordable Care Act (ACA) that all individuals have health insurance (the individual mandate) the unions that are part of the Pipe Trades Services of MN Welfare Fund (Locals #6, 15, 34, 455 and 539) and the contractor associations (MMCA and PHCC) have negotiated an amendment to the collective bargaining agreement to provide coverage for these employees.

The agreement is effective for hours worked May 1, 2014 and later. Contributions for May hours submitted in June will provide coverage effective July 1, 2014 if sufficient hours are worked and contributions are received.

The following is a short summary of benefits:

- Individual coverage only (no coverage for spouse or other dependents)
- \$3500 Deductible
- \$2850 Out-of-pocket maximum
- Preventive care and other required ACA benefits at 100% coverage
- Medical coverage, other than prescriptions, is same as all other active employees
- 30% copay for prescriptions
- No Dental, no vision, no short term disability, jury duty or funeral benefits

Rates & Eligibility

- \$1.73 hourly H&W rate
- \$260.00 monthly H&W dollar bank premium
- 151 Hours to become eligible

If you have questions regarding the contractual obligation please contact the local union. If you have questions regarding eligibility or benefits please contact the PTSMN Fund Office.

Sincerely,
Pipe Trades Services MN