



September 2019

**Pipeline Industry Pension Fund  
Pipeline Industry Benefit Fund  
Pipeline Industry Annuity 401(k) Plan**

***Important Information to the Membership  
Summary of Material Plan Modifications***

The Board of Trustees of Pipeline Industry Pension Fund, Pipeline Industry Benefit Fund, and Pipeline Industry Annuity 401(k) Plan met on September 4, 2019, and approved plan changes summarized below. These important pension plan, health and welfare plan, and 401(k) plan changes will affect active participants, spouses, children, and retirees.

**Pipeline Industry Pension Fund**

The following pension improvements and changes will be implemented for plan participants earning pension credits and retired participants in the Pipeline Industry Pension Fund (PIPF):

1. Increase the accrual rate retroactive for all Journeyman participants' past years to \$220.00 provided the participant does not have a break in service of two years or more and increase the Helper rate for all Helper participants to \$146.00 provided the participant does not have a break in service of two years or more. This benefit increase is retroactive for anyone retiring January 1, 2019, or later. Future year accrual rates will be \$220.00 for Journeymen and \$146.00 for Helpers.
2. Retired participant members or widows who retired prior to January 1, 2019, and are in pay status on December 31, 2018, will receive a 5% increase effective January 1, 2019.

**Pipeline Industry Benefit Fund**

The following benefit improvements and changes will be implemented for plan participants and retired participants in the Pipeline Industry Benefit Fund (PIBF):

***Plan Modifications***

1. Effective for the 2020 plan year, PIBF will no longer have an open enrollment period for adult children age 19-26. If your adult child was enrolled for the 2019 plan year during the open enrollment process, their eligibility will be automatically extended to the end of the month in which they turn 26. If you have an adult child that is not currently enrolled, you can add the dependent as of a current date by filling out a new census card and mailing it to our office. Forms can be found on our website at [www.pibf.org](http://www.pibf.org). Existing eligibility rules apply, and a copy of the dependent's birth certificate, if not already on file, is needed to establish the parent/child relationship.

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***Health Reimbursement Account (HRA)***

1. The Trustees have again approved the continuance of the Health Reimbursement Account (HRA) for 2020. The HRA benefit will continue to be \$4,000.00 per year for active members for single or family coverage. Active members on COBRA will continue to be \$4,000.00 per year for single or family coverage. Separate coverage for spouses and children who are on COBRA is \$2,000.00 per year. The HRA amount for a retired member with covered dependents is \$4,000.00 per year and single retired members, and retired widows is \$2,000.00 per year.

***Pipeline Industry Annuity 401(k) Plan***

As previously notified, the following 401(k) improvements and changes will be implemented for plan participants and retired participants in the Pipeline Industry Annuity 401(k) Plan:

1. Effective January 1, 2019, the six-month suspension period for making employee contributions following a hardship distribution has been eliminated.

*The Board of Trustees for the Pipeline Industry Benefit Fund believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act.) As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost-sharing.*

*The Affordable Care Act (ACA), Section 1557, requires most health plans to state the following: Pipeline Industry Benefit Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.*

Sincerely,



Renée E. Vause  
Director

**PIPELINE INDUSTRY BENEFIT FUND  
MEDICAL PLAN**

**POLICY OF NONDISCRIMINATION**

*In Accordance with Section 1557 of the Affordable Care Act*

**DISCRIMINATION IS AGAINST THE LAW**

The Pipeline Industry Benefit Fund Medical Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Pipeline Industry Benefit Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Medical benefits provided under the Fund's Plan are afforded without regard to an individual's sex assigned at birth, gender identity, or gender.

Pipeline Industry Benefit Fund provides free aids and services to people with disabilities when needed, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, etc.). Pipeline Industry Benefit Fund also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, call 918-280-4890.

If you believe that the Pipeline Industry Benefit Fund Medical Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Renee Vause, Civil Rights Coordinator, Pipeline Industry Benefit Fund, 4845 S. 83<sup>rd</sup> East Ave., Tulsa, Oklahoma, Tel: 918-280-4800, Fax: 918-280-4899. If you need help filing a grievance, Renee Vause is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-868-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Oklahoma's Top 15 Non-English Languages**

**Pipeline Industry Benefit Fund provides interpreter assistance in the following languages:**

Language	Message About Language Assistance
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-918-280-4890
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-918-280-4890
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-918-280-4890
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-918-280-4890 번으로 전화해 주십시오.
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-918-280-4890
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-918-280-4890
Burmese	သတိပြုရန် - အကယ်၍ သင့်သည် မြန်မာစကား ကို ပြောပါက၊ ဘာသာစကား အကူအညီ၊ အခမဲ့၊ သင့်အတွက် စီစဉ်ဆောင်ရွက်ပေးပါမည်။ ဖုန်းနံပါတ် 1-918-280-4890 သို့ ခေါ်ဆိုပါ။
Hmong	LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-918-280-4890
Tagalog	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-918-280-4890
French	ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-918-280-4890
Laotian	ໂປດຊາບ: ຖ້າ ວ່າ ທ່ານ ເວົ້າ ພາສາ ລາວ, ການບໍລິການ ຊ່ວຍເຫຼືອ ດ້ານພາສາ, ໂດຍບໍ່ເສັ້ນຄ່າ, ແມ່ນມີ ພ້ອມໃຫ້ ທ່ານ. ໂທ 1-918-280-4890
Thai	เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-918-280-4890
Urdu	خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-918-280-4890
Cherokee	Hagsesda: iyuhno hyiwoniha [tsalagi gawonihisdi]. Call 1 – 918-280-4890
Farsi	توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-918-280-4890 تماس بگیرید.