

Southern California Pipe Trades Health and Welfare Fund

Pensioners and Surviving Spouses Plan

To: All Participants
From: Board of Trustees
Re: Changes to Summary Plan Description/Plan Rule and Regulations

***Insert this notice behind Tab #2 of your Summary Plan Description
booklet.***

The Trustees have made the following change effective January 1, 2002:

Previously, if a covered retiree returned to employment covered by the Active Plan, he or she immediately lost his or her coverage under the Pensioners and Surviving Spouses Plan of the Southern California Pipe Trades Health and Welfare Fund and had to wait until he or she otherwise attained eligibility under the Active Plan. Effective January 1, 2002, if a covered retiree, who is not part of the special Working Retirees Program, returns to employment covered by the Active Plan, he or she may elect to continue his or her coverage under the Pensioners and Surviving Spouses Plan until he or she becomes eligible under the Active Plan by paying the applicable monthly co-payment on a timely basis. For this purpose the applicable monthly co-payment is \$741 for the Member only or for the Member and Spouse. The Trustees reserve their right to adjust the amount of this co-payment at any time.