

SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND PENSIONERS & SURVIVING SPOUSES PLAN SUPPLEMENT

TO: All Participants
FROM: Board of Trustees
DATE: September 2003
RE: Status of Working Retirees Programs

**PLEASE INSERT THIS PINK COLORED NOTICE BEHIND
TAB 2 OF YOUR SUMMARY PLAN DESCRIPTION BOOKLET**

Effective January 1, 2001, the Trustees adopted a temporary working retirees program. The program allowed retirees to return to work covered by the Health and Welfare Fund Active Plan on a temporary basis without loss of retiree health and welfare coverage. The program was enacted to lessen manpower shortages that had developed in the plumbing and pipefitting industry. To be eligible for the working retirees program, retirees had to meet the specific requirements that were outlined on pages 53-54 of the Summary Plan Description Health & Welfare Pensioners & Surviving Spouses Plan. Retirees meeting those requirements have been permitted to return to work at the trade for contributing employers without a loss of their retiree health and welfare coverage.

The Trustees of the Health and Welfare Fund have decided to end the working retirees program. Effective August 1, 2003, no retirees will be able to take new jobs under the program. Retirees currently working at the trade for contributing employers under the program will be allowed to continue until their jobs end, but not later than January 1, 2004. This action was taken because there are no longer significant manpower shortages. Retirees who continue working will lose their retiree health and welfare coverage, will not be entitled to a Christmas Bonus payment for the year, and will have their pension benefits suspended.