

SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND PENSION PLAN SUPPLEMENT

To: All Participants

From: Board of Trustees

Date: May 1, 2005

Re: Clarification of Medical Expense Exclusions and Limitations.

**PLEASE INSERT THIS PINK COLORED NOTICE BEHIND
TAB 1 OF YOUR SUMMARY PLAN DESCRIPTION BOOKLET.**

The Summary Plan Description (“SPD”), as modified by Supplements #1-14, identifies the Medical services and procedures covered by the Plan, as well as the amounts payable for such covered services and procedures. The Plan pays claims only for covered services and procedures, and only to the extent provided in the SPD.

The SPD also provides you with information about a number of services that are not covered under the Plan. The Medical Expense Exclusions and Limitations are found on pages 30-32 of the SPD. Although an attempt has been made to be as complete as reasonably possible in providing this list of exclusions and limitations, it is not always possible to list every excluded service and procedure. Therefore, in making decisions about Medical and Dental benefits, you should keep in mind that the Plan will pay only for services and procedures expressly identified in the Plan. **A claim for a service or procedure not expressly covered by the Plan is excluded and will not be paid.**