

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

TO: All Participants
FROM: Board of Trustees
DATE: April 2003
RE: Clarification of Co-payments After Medicare Coverage Begins

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

In April, 2002 Participants were notified that the Trustees had adopted a Five Step Plan for determining the monthly co-payment amounts under the Pensioners and Surviving Spouses Health & Welfare Plan. The co-payment amounts are reduced when you become Medicare eligible. **The lower co-payment becomes effective the first day of the month following the month of Medicare eligibility.**

For example, the co-payment for a Pensioner or Surviving Spouse who becomes eligible for Medicare on March 15 will be reduced effective April 1.