

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

TO: All Participants

FROM: Board of Trustees

DATE: April 2003

RE: Timing of Appeals Committee Decisions

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

The Board of Trustees has changed how often the Appeals Committee holds its meetings. Previously, the Appeals Committee had monthly meetings. Effective May 1, 2003, the Appeals Committee will meet at least once each quarter to review pending appeals.

The decision of the Appeals Committee will be made by the meeting immediately following the date the appeal is received by the Fund office. If the appeal is received during the 30 days preceding the meeting, the decision will not be made until the second meeting following receipt of the appeal. The time for processing an appeal may be extended in special circumstances by written notice to the claimant prior to the beginning of the extension. Such an extension may only last until the third meeting following receipt of the appeal.

Written notice of the decision of the Appeals Committee will be sent within five days from the date of the meeting at which the appeal was reviewed.