

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

SUPPLEMENT #26

To: All Participants

From: Board of Trustees

Date: September 2009

Re: Co-Payments for Medicare-Eligible Pensioners & Spouses

**PLEASE KEEP THIS NOTICE WITH YOUR SUMMARY
PLAN DESCRIPTION BOOK**

Effective September 1, 2009, the Plan is amended to provide that the reduced monthly co-payment amount paid by a Pensioner or Spouse who becomes Medicare-eligible shall be effective on the first of the month in which the Pensioner or Spouse becomes Medicare-eligible. In the case of Medicare eligibility based on a Social Security disability award, the co-payment will begin in the month following the month in which the Pensioner or Spouse receives written notice of an award of a Social Security disability benefit or in the Social Security disability entitlement month, whichever is later.