

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

SUPPLEMENT #21

To: All Participants  
From: Board of Trustees  
Date: August 1, 2008  
Re: Change in Payment Due Date

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

As explained in the Summary Plan Description on page 98 and page 100, payments for coverage in the Plan are due by the 15<sup>th</sup> of the month before the month of coverage, and if payment is not received by the end of the month before the month of coverage, eligibility is permanently lost.

**Effective immediately, the due date is changed to the 20<sup>th</sup> of the month before the month of coverage, and an additional grace period of 30 days is provided from the beginning of the month of coverage. However, no coverage will be provided until payment is received.**

For example, in order to be covered for October, your payment should be received by the Trust Fund Office no later than September 20<sup>th</sup>. However, your enrollment will not be cancelled so long as full payment is received by October 30. No coverage will be provided until full payment is received, whereupon coverage will be retroactive to October 1. If full payment is not received by October 30, your enrollment will be permanently cancelled.