

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

SUPPLEMENT #23

To: All Participants
 From: Board of Trustees
 Date: October 2008
 Re: No Change in 2009 Monthly Co-Payments

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

There is no change in the 2009 Monthly Co-payments.. Effective January 1, 2009 – December 31, 2009, your payments will remain the same as 2008. Your co-payments are necessary to maintain the 50% subsidy, so that Pensioners pay 50% of the cost of their coverage; Active Members pay the rest.

Your payment is based on your pension credits, your age at the time of **initial retirement**, your current marital status (as reported to us), and anticipated Medicare status. If you are retired under a Disability Pension, it is assumed that you had attained the Normal Retirement Age of 65 when you retired rather than using your actual retirement age.

To determine your new monthly Co-Payment:

(a) Identify your scoring

Your score is determined by adding your age plus your years of pension credit at the time of initial retirement. Examples of how a score might be counted:

Example A
 Retirement Age = 65
 Pension Credits = 35
Total Score = 100

Example B
 Retirement Age = 60
 Pension Credits = 25
Total Score = 85

(b) Identify your category

Category	Description
1	MM Member (Pensioner) is Medicare-eligible ; No Spouse is covered under the Plan
2	MMSM Member (Pensioner) is Medicare-eligible ; covered Spouse is Medicare-eligible
3	MMSN Member (Pensioner) is Medicare-eligible ; covered Spouse is Not Medicare-eligible
4	MN Member (Pensioner) is Not Medicare-eligible ; No Spouse is covered under the Plan
5	MNSM Member (Pensioner) is Not Medicare-eligible ; covered Spouse is Medicare-eligible
6	MNSN Member (Pensioner) is Not Medicare-eligible ; covered Spouse is Not Medicare-eligible

(c) Use your score and category to determine your new monthly co-payment rate.

Pensioner Co-Payment Rates Effective January 1, 2008 through December 31, 2008

Category	Range Class						
	A	B	C	D	E	F	G
	100 +	95 - 99	90 - 94	85 - 89	80 - 84	75 - 79	< 75
MM	\$105	\$105	\$105	\$105	\$120	\$139	\$161
MMSM	\$105	\$105	\$128	\$156	\$195	\$227	\$263
MMSN	\$149	\$208	\$267	\$327	\$408	\$475	\$549
MN	\$265	\$265	\$265	\$284	\$355	\$413	\$478
MNSM	\$265	\$265	\$267	\$327	\$408	\$475	\$549
MNSN	\$265	\$265	\$311	\$380	\$475	\$553	\$639

The monthly co-payments for the covered surviving spouses will remain at **\$140.00** per month. This amount is subject to increase in the future.