

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

## **SUPPLEMENT\***

To: All Participants  
From: Board of Trustees  
Date: May 2013  
Re: Benefits for Aqua Therapy

### **KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION**

Effective April 1, 2013, the Plan has been improved to provide benefits for Aqua Therapy for eligible Participants and Dependents in the Southern California Pipe Trades Health & Welfare (Active) Fund and the Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund, provided that the service is medically necessary and determined to be the best treatment appropriate for the patient's condition.

The Plan will allow the Blue Shield Contract Rate if the services are obtained from a Blue Shield contracted provider or the Plan's Allowable Charge if a non-Blue Shield contracting provider is utilized. Please refer to Section 11, subsection L (Outpatient Physical Therapy) for information about coverage and limitations.

The Fund's exclusions and limitations apply.

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\* Health & Welfare Fund Supplement No. 2 – 2013  
Pensioners & Surviving Spouses Health Fund Supplement No. 2 – 2013  
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