

SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND

(Active Plan)

SUPPLEMENT No. 23

To: All Participants

From: Board of Trustees

Date: November 2016

Re: Benefits for Gender Reassignment

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION (SPD)

Effective August 1, 2016, the Board of Trustees have amended the Plan to broaden coverage for services related to gender identity.

Just as before, the services must be Medically Necessary, and are subject to Blue Shield of California (“Blue Shield”) guidelines.

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 used.

Refer to the Health & Welfare Fund (Active Plan) SPD Section 11 for specific information about the various types of coverage under the Plan. This changes Section 17 (41), Medical Expense Exclusions & Limitations.

The Plan’s other exclusions and limitations still apply.