

**SOUTHERN CALIFORNIA PIPE TRADES
HEALTH AND WELFARE FUND**
(Active Plan)

SUPPLEMENT No. 24

To: All Participants

From: Board of Trustees

Date: November 2017

Re: Weekly Accident and Sickness Benefit

**KEEP THIS NOTICE WITH THE
SUMMARY PLAN DESCRIPTION (SPD)**

The Plan previously provided weekly accident and sickness benefits only when Total Disability was certified by a Physician (M.D. or D.O.). Effective January 1, 2018, the Plan has been improved to also provide weekly accident and sickness benefits for a Participant who is certified as Totally Disabled by a Chiropractor or Doctor of Podiatric Medicine (D.P.M.).

This change applies to periods of Total Disability experienced during the 2018 calendar year and after.

This change applies to the Health & Welfare Fund SPD, Section 12, Weekly Accident and Sickness Benefit.

The Plan's other exclusions and limitations still apply.