

SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND

(Active Plan)

SUPPLEMENT No. 25

To: All Participants

From: Board of Trustees

Date: November 2017

Re: Health Reimbursement Arrangement – Claims Filing and Small Balances

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION (SPD)

The Plan previously did not allow a benefit to be paid in an amount less than \$25. Effective January 1, 2018, HRA reimbursement requests of any amount are permitted. This change also affects the Plan's HRA forfeiture provisions.

Revised Summary Plan Description Sections:

The following revisions to the Summary Plan Description reflect the improvements discussed above.

This amendment modifies the Summary Plan Description, Section 6:

- The following sentence in Subsection C is deleted:
“No Benefit will be paid from a Participant’s HRA Allowance in an amount less than \$25.00.”
- Subsection D is replaced with the following:
“If no contributions have been received, and no claims have been filed, for 24 months, and if the Participant does not respond to a letter sent to his last known address by the Fund Office, then his HRA Allowance will be forfeited to the Fund.”
- The last sentence of Subsection E is replaced with the following:
“Once additional contributions have been credited to the HRA Allowance, the Participant may re-file the claim for additional reimbursement.”
- The following sentence in Subsection G is deleted:
“No Benefit will be paid from a Participant’s HRA Allowance in an amount less than \$25.00.”

The Plan’s other exclusions and limitations still apply.