

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

SUPPLEMENT*

To: All Participants

From: Board of Trustees

Date: November 2015

Re: Deadlines for Filing Claims for Benefits and Lawsuits Against the Funds

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

There are deadlines for filing a claim or lawsuit against either the Health & Welfare Fund (“Active Plan”) or the Pensioners & Surviving Spouses Health Fund (“Pensioners Plan”), or their Trustees. **If a claim or lawsuit is not filed by these deadlines, it will not be allowed.** It is important for the Funds to enforce these deadlines both for budgeting purposes and to ensure that all relevant information is available to decide a claim.

12-Month Deadline to Submit a Claim to the Fund Office

A claim must be filed with the Fund Office within 12 months after the service is provided (See Sections 14B and 17(3) in the Active Plan Summary Plan Description (SPD) and Sections 12B and 15(3) in the Pensioners Plan SPD). The SPD says:

“Claims submitted more than 12 months after the date of service will be automatically denied.”

2-Year Deadline to Sue the Fund or its Trustees

A lawsuit against a Fund or its Trustees must be filed within 2 years after a final denial of a claim. Final denial usually occurs when the Trustees make a decision on an appeal. (See Sections 19D and 21M in the Active Plan SPD and Sections 17D and 19M in the Pensioners Plan SPD.) The SPD says:

“No legal action may be commenced or maintained against the Trust, the Plan or the Trustees more than two years after the claim has been denied.”

These deadlines apply to any claim filed over a benefit or right in the SPD, including eligibility and benefit entitlement claims. To make these deadlines easier to see, this Supplement inserts them into Sections 10, 11, 12 and 18 of the Active Plan SPD and Sections 9, 10 and 11 of the Pensioners Plan SPD.

* Health & Welfare Fund Supplement No. 16 – 2015
Pensioners & Surviving Spouses Health Fund Supplement No. 15 – 2015