

SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 6

To: All Participants

From: Board of Trustees

Date: November 2013

Re: Prescription Drug Coverage Improvement

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Beginning in 2014 there is an improvement in your Prescription Drug Coverage. Participants will be able to take advantage of the Blue Shield of California Pharmacy Provider Network. Below is a detailed description of the changes.

New Blue Shield Pharmacy Network

Effective January 1, 2014, the Pensioners & Surviving Spouses Health Fund has partnered with Blue Shield of California to take advantage of Blue Shield's Pharmacy Provider Network. Participants and eligible Dependents can benefit from in-network discounts. Moreover, Blue Shield's pharmacy mail order service, PrimeMail, will offer the convenience of 90-day prescriptions mailed to your home. Also, high-cost specialty medications will be available through Blue Shield's specialty pharmacy network (Caremark and Walgreens), and can be mailed to your home.

No one is required to use the Blue Shield pharmacy network. You are encouraged to shop around for prescription medication in order to maximize your benefit. However, to access Blue Shield's network discounts, you should fill your prescriptions at a Blue Shield network pharmacy. Examples of network pharmacies include: Walgreens, RiteAid, CVS, SavOn, Costco and Safeway/Vons/Pavilions. You will also be able to search for participating pharmacies on the internet at <http://www.blueshieldca.com/fap/app/search.html>. Click on Pharmacies, and enter your search criteria. You can also call the Fund Office's Member Services department at 1-800-595-7473 (select option 2).

New Identification Card

You will receive a new Pensioners & Surviving Spouses Health Fund identification card in December 2013. Your card will indicate that the Pensioners & Surviving Spouses Health Fund participates in the Blue Shield of California Pharmacy Provider Network.

No Change to Reimbursement Process

The reimbursement process will not change. You will continue to pay for all prescription drugs and continue to file prescription claims with the Fund Office.

Unless specifically noted, all of the Fund's exclusions and limitations will continue to apply unchanged.

This amendment modifies the Summary Plan Description, Section 11, subsection F (Prescription Drug Coverage).