



SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 5

To: All Participants
From: Board of Trustees
Date: September 2020
Re: Carry Over Deductible Elimination

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

When the Summary Plan Description (SPD) was last printed, one Plan provision related to a carry-over period for the Calendar Year Deductible was included in error. This provision was previously removed through Supplement No. 27 of the 2013 SPD. Through this Supplement, the carry over provision has been removed from Section 7(B) of the 2019 SPD, on page 18.