To: All Participants

From: Board of Trustees

Date: November 2015

Re: Correction of Anesthesia and Surgery Benefits

This Supplement corrects two errors in the Summary Plan Description related to Surgery and Anesthesia benefits.

Surgery Benefits

In Section 3 (Summary of Pensioners & Surviving Spouses Plan Benefits), the table listing the percentage of the BSC Contract Rate or the out-of-network Allowable Charge that the Fund will pay for Surgery is corrected as follows:

| SURGERY | Primary Surgeon | Inpatient: 80% of the BSC Contract Rate. | Outpatient: 80% of the BSC Contract Rate. | Inpatient: 80% of the Allowable Charge. | Outpatient: 80% of the Allowable Charge. |

Anesthesia Services

In Section 11 (E) (i) (Physician Visits/Professional Services in the Hospital), the second sentence describing the percentage of the BSC Contract Rate or the out-of-network Allowable Charge that the Fund will pay for Anesthesia services is corrected as follows:

“For anesthesia services rendered in a Hospital, the Plan will pay 80% of the Blue Shield of California Contract Rate or 80% of the Allowable Charge, whichever is applicable.”