

# SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

## SUPPLEMENT No. 8

To: All Participants  
From: Board of Trustees  
Date: March 2015  
Re: Health Coverage for Disabled Retirees

### **KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION**

#### Changes to Plan Provisions Regarding Retroactive Coverage for Disabled Retirees

Effective April 1, 2015, a retiree who (1) is awarded a retroactive Disability Pension under the Southern California Pipe Trades Retirement Fund, (2) who qualifies for and elects coverage in the Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund, and (3) who provides proof of continuous coverage since his or her most recent month of eligibility in the Southern California Pipe Trades Health & Welfare Fund, shall be eligible under and pay monthly premiums to this Plan as of his or her Pension Effective Date\*, and not his or her Disability Entitlement Date†, if earlier.

Absent proof of such continuous coverage, eligibility under the Pensioners & Surviving Spouses Health Fund will be retroactive to the Disability Entitlement Date and monthly premiums must be paid for the entire retroactive eligibility period.

In case of retroactive coverage, the 12 month limit for filing claims will be waived for any such individual with respect to claims incurred during the retroactive eligibility period, and any claims incurred during the retroactive eligibility period must be submitted within 90 days of the Retirement Effective Date or 12 months from the date of the service, whichever is later.

A retiree with a Disability Entitlement of October 1, 2010 or later, and a Retirement Effective Date prior to the effective date of this amendment, will not be required to pay a premium for any retroactive eligibility month that falls more than 12 months before the Retirement Effective Date. Any such premiums already paid will be refunded.

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\* Pension Effective Date is the effective date of the Pension Benefit as determined by the rules of the Retirement Fund.

† Disability Entitlement Date is the date the Social Security Administration has determined the individual is entitled to begin his or her Social Security disability benefit.

### Clarification of Existing Plan Provisions

The Disability Entitlement Date, not the Retirement Effective Date, is used to determine whether or not a retiree meets the requirements to be eligible for coverage from the Plan.

If a disabled retiree pays for COBRA Continuation Coverage after his or her Southern California Pipe Trades Health & Welfare Fund (Active Plan) Eligibility Bank runs out, any retroactive coverage from this Plan shall commence after the end of COBRA coverage period.