

SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 11

To: All Participants

From: Board of Trustees

Date: November 2015

Re: Physical Therapy Benefit Increase

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

The Board of Trustees has amended the Pensioners & Surviving Spouses Plan, effective January 1, 2016, to increase the Calendar Year physical therapy benefit to \$1,200. The \$1,200 benefit will replace the references to the \$600 benefit found in the Summary of Benefits on page 109 of the Summary Plan Description (SPD) and Section 11(L) on page 124 of the SPD. All other Plan provisions that apply to this benefit, including, co-pays, deductibles and limitations on the type of providers who can provide the therapy, remain unchanged.