

SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 20

To: All Participants

From: Board of Trustees

Date: November 2016

Re: Benefits for Gender Reassignment

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION (SPD)

Effective August 1, 2016, the Board of Trustees have amended the Plan to broaden coverage for services related to gender identity.

As with all other services, any services related to gender dysphoria must be Medically Necessary for the treatment of the diagnosed condition and are subject to Blue Shield of California (“Blue Shield”) guidelines.

The Plan will allow the Blue Shield Contract Rate if the services are obtained from a Blue Shield contracted provider or the Plan’s Allowable Charge if a non-Blue Shield contracting provider is used.

This change eliminates Section 15 (39), Medical Expense Exclusions and Limitations. The Plan’s other exclusions and limitations still apply.