



SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

SUPPLEMENT No. 5

To: All Participants
From: Board of Trustees
Date: February 2022
Re: Clarification of the Time Period in Which the Fund Will Process Claims

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

The Board of Trustees has changed the Summary Plan Description (SPD) to clarify the timeline for processing claims. Effective January 1, 2019, Section 14(A) of the SPD has been revised to read as follows:

A) Processing a Claim for a Benefit

The Fund will treat any application or written request for a Plan benefit or any other written claim for Fund action made by you or your authorized representative in accordance with the procedures described in this SPD as a “claim for benefits”. You have the right to appeal any Fund decision regarding the amount or timing of a benefit or any other Fund decision affecting your rights under the Plan using the procedures set forth below.

Except for benefits from the Fund that are paid automatically, to claim benefits you must obtain an application form from the Fund Office. The form must be completed, signed, and submitted to the Fund Office. A claim will be treated as submitted on the date it is received by the Fund Office. If your application is incomplete, you will be notified as soon as possible with a written request for additional information.

All claims will be processed no later than 90 days after they are received by the Fund Office. However, every effort will be made to process your claim as soon as administratively feasible after its receipt by the Fund Office.

Where appropriate, you will be awarded any partial benefits that can be determined with the available information. If partial benefits cannot be awarded because of a lack of necessary information, the Fund Office will conditionally deny your claim. The Fund Office will continue to seek the necessary information to make a final determination.