



# **SOUTHERN CALIFORNIA PIPE TRADES RETIREMENT FUND**

## **SUPPLEMENT No. 5**

To: All Participants  
From: Board of Trustees  
Date: December 2022  
Re: Proof of Total Disability

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

### **Plan Amendment**

The Trustees have amended the Plan effective January 1, 2022. Previously, a determination of Total Disability by the U.S. Social Security Administration was required in order to be eligible for a disability pension. As of January 1, 2022, the Plan will also recognize a determination of 100% disability by the U.S. Department of Veterans Affairs.

Accordingly, as of January 1, 2022, the Plan will treat a determination by the U.S. Department of Veterans Affairs that an individual is entitled to VA Disability Benefits based on a 100% disability determination in the same way as the Plan treats a determination by the Social Security Administration that an individual is entitled to Social Security disability benefits. An individual's date of entitlement to VA Disability Benefits based on a 100% disability determination will be treated in the same way as an individual's Social Security disability entitlement date. Notice from the U.S. Department of Veterans Affairs of an individual's entitlement to VA Disability Benefits based on a 100% disability determination will be treated in the same way as a notice of award from the Social Security Administration.