



SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 1

To: All Participants
From: Board of Trustees
Date: December 2025
Re: Change in 2026 Monthly Premiums

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective January 1, 2026 your monthly premium will change. Premium amounts are set such that, on average, Pensioners pay 50% of the cost of their coverage; active Members pay the rest.

Your premium is based on your SCPT Retirement Fund Pension Credits (“Option 1”) or months of eligibility in the SCPT Health & Welfare Fund (“Option 2”), your age at the time of **initial retirement**, your current marital or Domestic Partnership status (as reported to us), and anticipated Medicare status. If you are retired under an SCPT Retirement Fund Disability Pension, it is assumed that you had attained the Normal Retirement Age of 65 when you retired rather than using your actual retirement age.

To determine your new monthly Premium:

(a) Identify your Score

Your score is determined by adding your age plus your years of Southern California Pipe Trades Retirement Fund Pension Credit (“Option 1”) or your years of coverage under the SCPT Health & Welfare Fund (“Option 2”) at the time of initial retirement. Examples of how a score might be calculated:

Example A

Retirement Age	=	65.0
SCPT Retirement Fund Pension Credits	=	35.0
Total Score	=	100.0 (Range Class A)

Example B

Retirement Age	=	60.0
SCPT Retirement Fund Pension Credits	=	24.5
Total Score	=	84.5 (Range Class E)

Example C

Retirement Age = 65.0
 SCPT Health & Welfare Fund years of coverage: = 30.0
 Total Score = 95.0 (Range Class B)

(b) Identify your Category

Category		Description
1	MM	Member (Pensioner) is Medicare-eligible ; No Spouse or Domestic Partner is covered under the Plan
2	MMSM	Member (Pensioner) is Medicare-eligible ; Covered Spouse or Domestic Partner is Medicare-eligible
3	MMSN	Member (Pensioner) is Medicare-eligible ; Covered Spouse or Domestic Partner is Not Medicare-eligible
4	MN	Member (Pensioner) is Not Medicare-eligible ; No Spouse or Domestic Partner is covered under the Plan
5	MNSM	Member (Pensioner) is Not Medicare-eligible ; Covered Spouse or Domestic Partner is Medicare-eligible
6	MNSN	Member (Pensioner) is Not Medicare-eligible ; Covered Spouse or Domestic Partner is Not Medicare-eligible

(c) Use your Score and Category to determine your monthly premium rate.

Pensioner Premium Rates Effective January 1, 2026

Category	Range Class						
	A	B	C	D	E	F	G
	100 +	95 - 99	90 - 94	85 - 89	80 - 84	75 - 79	< 75
MM	\$206	\$206	\$206	\$206	\$236	\$274	\$317
MMSM	\$206	\$206	\$249	\$305	\$382	\$446	\$512
MMSN	\$289	\$406	\$524	\$640	\$799	\$930	\$1,074
MN	\$519	\$519	\$519	\$556	\$693	\$809	\$934
MNSM	\$519	\$519	\$524	\$640	\$799	\$930	\$1,074
MNSN	\$519	\$519	\$607	\$744	\$930	\$1,081	\$1,251

The monthly premiums for the covered Survivors in the Survivor Premium Program will increase to **\$129.00** per month. This amount is subject to change in the future.

KEEP THE FUND OFFICE INFORMED OF YOUR ADDRESS.

If the Fund Office does not have your current address, you will not be informed about important changes to your benefits and you may not receive all the benefits to which you are entitled. You can obtain a Change of Address Form from www.scptac.org, or from the Fund Office or your Local Union office. You may also use this QR code to complete a Change of Address Form.

You should also promptly advise the Fund Office of any change in your family status, such as marriage, divorce, or death.

