



# **SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND**

## **SUPPLEMENT No. 3**

To: All Participants  
From: Board of Trustees  
Date: March 2026  
Re: Medicare Part D Enrollment

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

In order to align coordination of benefits requirements across the Plan, effective June 1, 2026, the Board of Trustees has amended the Plan to require Medicare Part D coverage once a Participant or Eligible Dependent becomes eligible to enroll in Medicare Part D.

For individuals joining the Plan on or after June 1, 2026, enrollment in Medicare Part D will be required based on a Special Enrollment Period and should coincide with the individual's effective date under the Plan.

For individuals who were covered under the Plan prior to June 1, 2026, enrollment in Medicare Part D will be required during the Open Enrollment Period between October 15, 2026 and December 7, 2026, for Medicare Part D coverage effective January 1, 2027.

This change applies to all current Participants and Eligible Dependents who are eligible to enroll for Medicare Part D plans during their next available enrollment period and changes the Important message in the following section of the 2025 Summary Plan Description as follows:

## **SECTION**

### **14. COORDINATION OF BENEFITS**

#### **IMPORTANT**

Medicare is the primary payer of your benefits from the date you deplete your Eligibility Bank. Medicare is considered by this Plan to be the primary payer of benefits for people eligible for Medicare whether or not they are enrolled in the Medicare program. This means that if you do not enroll in Medicare as soon as you are eligible, this Plan will not pay for benefits that Medicare would have paid for had you been enrolled in Medicare.

To get full benefits under the Plan, Medicare Part A and Part B must be effective before your Pensioners and Surviving Spouses coverage effective date.

**Beginning June 1, 2026, the Plan requires that eligible individuals also enroll in Medicare Part D. If you were covered by the Plan prior to June 1, 2026, you must enroll in Medicare Part D during the October 15 – December 7, 2026 Open Enrollment Period, for Medicare Part D coverage effective January 1, 2027.**

**If you first become covered under the Plan on or after June 1, 2026, Medicare Part D must be effective before your Pensioners and Surviving Spouses coverage effective date.**

#### **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](http://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.

