



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 5

To: All Participants
From: Board of Trustees
Date: March 2020
Re: COVID-19 Testing

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective March 1, 2020, the Southern California Pipe Trades Health & Welfare Fund will cover 100% of the cost for testing for the Coronavirus (COVID-19). Patients will not be required to pay any deductible, copay, or coinsurance for this testing and no prior authorizations or other medical management requirement will be imposed. Testing includes:

1. FDA approved, cleared or authorized diagnostic testing products (in vitro diagnostic testing) for the detection of or the diagnosis of SARS-CoV-2 (the virus that causes COVID-19).
2. Items and services furnished to an individual that are related to the administration of a COVID-19 test or are related to the evaluation of the need for the test. This includes items and services furnished to an individual during a visit to a health care provider (which includes in-person office visits and telehealth visits), an urgent care center, or an emergency room.

Out-of-network claims will be paid at 100% of the provider's published cash price.

This enhanced coverage for testing will terminate when the Secretary of Health and Human Services determines that the emergency has ended.

This Southern California Pipe Trades Health & Welfare Fund believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Trust Fund Office administrator at (800) 595-7473. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.