

SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 15

To: All Participants

From: Board of Trustees

Date: November 2015

Re: Clarification of Benefit for Dental Crowns under \$1,800 Dental Benefit

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Under the \$1,800 Dental Benefit, the Plan considers paying for a crown when it is finally seated, not when it is first prepared.

In Section 18 (B) (v) (Restorative Dentistry), page 79, a new sentence clarifies the Plan's benefit for crowns as follows:

“Crowns, when dentally necessary, are assumed to have been completed on the ‘seat date’. Claims for preparation and seating of crowns may be submitted to the Health & Welfare Fund for consideration after the seating date.”

Note that this clarification applies only to the \$1,800 Dental Benefit option, not to the Cigna Dental HMO option.

This Southern California Pipe Trades Health & Welfare Fund believes this Active 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 the Active 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.