

SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND

(Active Plan)

SUPPLEMENT No. 22

To: All Participants

From: Board of Trustees

Date: November 2016

Re: Benefits for Acupuncture

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION (SPD)

The plan previously covered acupuncture only when performed by a Physician (M.D. or D.O.). Effective January 1, 2017, the Plan has been improved to also cover acupuncture performed by a Licensed Acupuncturist (L.Ac.). Just as before, the services must be Medically Necessary.

The Health and Welfare Fund will allow 100% of the Blue Shield Contract Rate if the acupuncture is performed by a Blue Shield in-network provider, or 100% of the Plan's Allowable Charge if performed by an out-of-network provider.

The Plan limits acupuncture benefits to no more than 20 visits per calendar year, the 20 visits per year can be a combination of Blue Shield and non-Blue Shield providers.

This changes the following parts of the Health & Welfare Fund SPD:

- Section 3, Summary of Active Plan Benefits
- Section 17(31), Medical Expense Exclusions & Limitations.

The Plan's other exclusions and limitations still apply.