

SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 18

To: All Participants

From: Board of Trustees

Date: November 2016

Re: Benefits for Home Health Services

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION (SPD)

The plan previously covered home health care only when provided by a Registered Nurse (R.N.). Effective January 1, 2017, the plan has been improved to also cover home health care provided by a Licensed Vocational Nurse (L.V.N.), Licensed Practical Nurse (L.P.N.) and other care givers licensed to provide such services. Just as before, the services must be Medically Necessary.

The Pensioners & Surviving Spouses Health Fund will allow 80% of the Blue Shield Contract Rate if the home health care is provided by a Blue Shield in-network provider, or 80% of the Plan's Allowable Charge if provided by an out-of-network provider. Whether in-network or out-of-network, the Plan will not pay more than \$75 per day.

The Plan limits home health care benefits to no more than 120 visits per calendar year. The 120 visits per year can be a combination of in-network and out-of-network providers.

This changes Pensioners and Surviving Spouses Health Fund SPD Section 11(S)(i), Medical Benefits, Other Services and Supplies.

The Plan's other exclusions and limitations still apply.