



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

SUPPLEMENT No.25

To: All Participants
 From: Board of Trustees
 Date: September 2023
 Re: Colorectal Cancer Screening

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective January 1, 2022, the Board of Trustees has amended the Plan to improve the benefits by changing the earliest age at which screening for colorectal cancer is covered from age 50 to age 45. This screening will continue to be covered once every five years.

All claims must be submitted within 12 months from the date of services, or, in cases where that timeframe has already elapsed, claims must be submitted within 12 months from September 30, 2023, whichever is later.

This change applies to in-network and out-of-network charges and amends the 2019 Summary Plan Description as follows:

SUMMARY OF PLAN BENEFITS Benefit details are listed in alphabetical order in Section 9 beginning on page 31.		
TYPE OF SERVICE	BLUE SHIELD OF CALIFORNIA (BSC) PPO NETWORK PROVIDER Plan Pays:	OUT-OF-NETWORK PROVIDER Plan Pays:
COLONOSCOPY / SIGMOIDOSCOPY SCREENING Covered once every five years for Patients age 45 and older.	100% of the BSC PPO Network Rate	100% of the Allowable Charge

SECTION

9. MEDICAL BENEFITS

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Colonoscopy/Sigmoidoscopy (Screening)

The Plan will pay 100% of the Blue Shield of California PPO Network Rate or 100% of the Allowable Charge, whichever is applicable, for a screening colonoscopy or sigmoidoscopy once every five years for Patients age 45 and older.

A colonoscopy/sigmoidoscopy rendered in a Hospital or Outpatient facility setting will be paid under the Hospital benefit.

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 Fund Office at (800) 595-7473. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or <https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.