



# **SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND**

(Active Plan)

## **SUPPLEMENT No. 4**

To: All Participants  
From: Board of Trustees  
Date: March 2020  
Re: New Vision Benefit

**KEEP THIS NOTICE WITH THE  
SUMMARY PLAN DESCRIPTION**

The Health & Welfare Fund (Active Plan) currently offers vision benefits:

- For adults: Up to \$200 for charges incurred in a 24-month period for examination, fittings, glasses, and contact lenses.
- For children through age 17: One examination annually and up to \$200 for charges incurred in a 12-month period for fittings, glasses and contact lenses.

**Effective May 1, 2020, the Fund will significantly improve vision benefits by replacing the existing benefit with Vision Service Plan (VSP).**

- The VSP program is offered at no additional cost to Participants in the Active Plan. **However, you must enroll in order to take advantage of the VSP program. If you do not enroll, you will have no vision coverage.**
- **Eligible Participants have until March 31, 2020 to enroll in the new VSP program.**
- The VSP program offers many vision services for a minimal co-pay. VSP pays benefits regardless of where you obtain vision services, but you will maximize your benefits by using VSP network providers. See the enclosed summary of benefits and other information about the VSP program.
- **If a Participant does not enroll in the VSP Vision option by March 31, 2020, he or she will have no vision coverage until the month following the date a completed enrollment form is received.**
- The current vision benefit will not be payable for any services obtained after April 30, 2020. All such services will be subject to the limitations of the VSP program.

### Other Plan Rules

Generally, existing Active Plan rules apply to VSP program benefits, including rules related to commencement of eligibility, suspension or termination of eligibility, and COBRA benefits.

Note that the Health & Welfare Plan's rules determine who is an Eligible Dependent for all benefits including the VSP program benefits. Some VSP program documents may imply that a broader range of persons qualify as Eligible Dependents. Only Spouses, Domestic Partners, and children up to age 26 (including adopted children as of the placement date) are covered as Eligible Dependents under the Active Plan.

### Claims and Appeals Procedures

If you disagree with a Fund Office decision, such as eligibility to participate in the VSP program, you may appeal the decision to the Board of Trustees under the Plan's normal claims and appeals procedure, as set forth in the Summary Plan Description. Other disagreements regarding VSP program benefits, including issues pertaining to network providers, covered procedures and charges for procedures, should be appealed to VSP. VSP's claims and appeals procedures are enclosed. All appeals under VSP's purview will be decided finally by VSP with no additional appeal to the Board of Trustees.

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 [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.