



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

## **SUPPLEMENT No. 1**

To: All Participants  
From: Board of Trustees  
Date: March 2026  
Re: Colorectal Cancer Screening

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

Effective March 1, 2025, the Board of Trustees has amended the Plan to improve the benefits by allowing screening for colorectal cancer before the age of 45 for Patients with a family history of colorectal cancer. Screenings performed based on family history of colorectal cancer, or personal history of polyps or colorectal cancer, are not limited to the five-year frequency.

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 March 1, 2026, whichever is later.

This change applies to in-network and out-of-network charges and amends the 2025 Summary Plan Description as follows:

## **SECTION 9. MEDICAL BENEFITS**

...

### **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, unless more frequent and/or earlier screening is recommended by your healthcare professional based on family history of colorectal cancer, or personal history of polyps or colorectal cancer.

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.

**KEEP THE FUND OFFICE INFORMED OF YOUR ADDRESS.**

If the Fund office does not have your current address, you will not be informed about important changes to your benefits and you may not receive all the benefits to which you are entitled. You can obtain a Change of Address Form from [www.scptac.org](http://www.scptac.org), or from the Fund office or your Local Union office. You may also use this QR code to complete a Change of Address Form.



You should also promptly advise the Fund office of any change in your family status, such as marriage, divorce, or death.