



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 10

To: All Participants
From: Board of Trustees
Date: October 2020
Re: Clarification of Benefit for Cosmetic Surgery

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

The Plan covers Medically Necessary cosmetic Surgery to treat conditions resulting from Accidental Injury, Injury caused by domestic violence, self-injury, functional disorders, congenital malformations, treatments related to gender identity disorder, or revisions associated with a medical condition.

Section 20(A)(25) of the Summary Plan Description, which states the cosmetic Surgery exclusion is revised as follows:

- “25) Cosmetic Surgery, except for Medically Necessary treatment resulting from Accidental Injury, Injury caused by domestic violence, self-injury, functional disorders, congenital malformations, treatments related to gender identity disorder, or revisions associated with a medical condition. (It is suggested, but not required, that the eligible individual’s Physician submit the proposed procedure to the Fund prior to the procedure to determine if benefits are available under the Plan.);”

This Southern California Pipe Trades Health & Welfare Fund believes this 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 your 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 Trust Fund Office administrator 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.