



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 12

To: All Participants
From: Board of Trustees
Date: December 2020
Re: Pain Management Benefits

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

The Board of Trustees has amended the Plan to provide improved pain management benefits.

Prior to January 1, 2021, the pain management benefits were:

100% of the Blue Shield of California PPO Network Rate, or 100% of the out-of-network Allowable Charge; not to exceed \$900 for services rendered in a Hospital, or \$800 for services rendered in a surgery center, or \$700 for services rendered in a Physician's office/surgery suite; and \$250 per injection; with a maximum of three injections per day.

Effective January 1, 2021, the Pain Management benefits are:

In-network: 100% of the Blue Shield of California PPO Network Rate for all services, with a maximum of three injections per day.

Out-of-network: 100% of the Allowable Charge for all services, not to exceed \$1,215 for surgery center or Hospital fees, with a maximum of three injections per day.

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 (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.