



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 17

To: All Participants
From: Board of Trustees
Date: May 2021
Re: Clarification of Covered Providers for Mental Health Services

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

The Plan covers Medically Necessary mental health services. This is a clarification that these services may be delivered by any provider, acting within the scope of his or her license for the state in which he or she practices, and is not limited to the list of providers currently set forth in Section 9 Mental Health (A)(i).

The Summary Plan Description is revised as follows:

SECTION **9. MEDICAL BENEFITS**

...

Mental Health

(A) Introduction

- (i) Hospital or office visits for mental health care are Covered Services when provided by a practitioner who is acting within the scope of his/her license in the state in which he/she practices. Group therapy in the Hospital is not a covered 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.