



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 21

To: All Participants

From: Board of Trustees

Date: February 2022

Re: SARS-CoV-2 (COVID-19) Testing

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective January 15, 2022, the Southern California Pipe Trades Health & Welfare Fund (“Fund”) has improved the benefits for testing for SARS-CoV-2, the virus that causes COVID-19. The Fund will pay 100% of the cost of covered tests, as explained below. You will not be required to pay any deductible, copay, or coinsurance for these tests. Covered tests include:

1. FDA approved, cleared, or authorized diagnostic testing products (in vitro diagnostic testing) for the detection or diagnosis of SARS-CoV-2 that are: (a) administered by an attending health care provider; (b) obtained with a prescription from such a provider; or (c) obtained for at-home testing when ordered by an attending health care provider who has determined that the test is medically appropriate.
2. Items and services furnished to a covered individual by a health care provider related to administering a SARS-CoV-2 test or evaluating the need for the test. This includes items and services furnished to a covered individual during a visit with a health care provider, an urgent care center, or an emergency room.
3. FDA approved, cleared, or authorized over-the-counter SARS-CoV-2 diagnostic tests you purchase for at-home testing without a prescription and without the recommendation or order of a health care provider. This includes tests that are self-administered and self-read at home. It does not include tests that are self-administered at home but processed by a laboratory; these types of tests are only covered if a health care professional orders them. With respect to self-administered and self-read tests, no prior authorization to buy the tests is necessary. No more than eight at-home tests per covered individual in a calendar month will be covered. If a test package contains more than one test, each test will be counted separately. Generally you may purchase tests from pharmacies and other common retail vendors that offer online and in-person purchases. Tests purchased through a private individual, online auction, or a resale market and tests that are purchased without proper documentation of the price and the authenticity of the test, are not covered.

Tests must be for your, or your Eligible Dependent's, personal use. The Fund will not reimburse you for tests purchased for employment purposes, such as a test necessary to gain access to a job site, nor will it cover tests that are paid for by another source. If you seek reimbursement from the Fund for the cost of a test, you must submit proof of purchase along with any other information requested by the Fund.

The Fund will cover such tests, following federal guidelines, during the period of the coronavirus public health emergency. The Fund may expand or reduce this coverage for testing as federal guidelines dictate and will terminate this coverage when the Secretary of Health and Human Services determines that the emergency has ended and that mandated coverage for testing is no longer necessary.

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.