



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 27

To: All Participants
From: Board of Trustees
Date: June 2024
Re: Occupational and Speech Therapy

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective July 1, 2023, the Board of Trustees has amended the Plan to improve the benefits by expanding coverage of Occupational Therapy and Speech Therapy to areas and conditions other than those specified in the current Summary Plan Description.

This change applies to in-network and out-of-network charges and amends the 2019 Summary Plan Description as follows:

SECTION **9. MEDICAL BENEFITS**

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Occupational Therapy

For occupational therapy the Plan will pay 100% of the Blue Shield of California PPO Network Rate per visit, or 100% of the Allowable Charge, whichever is applicable.

These services require a prescription from your Physician. Services must be rendered by a licensed occupational therapist.

Occupational therapy rendered in an Inpatient Hospital will be paid under the Hospital benefit.

Speech Therapy

For speech therapy the Plan will pay 100% of the Blue Shield of California PPO Network Rate or 100% of the Allowable Charge up to a maximum of \$22.50 per visit, whichever is applicable.

These services require a prescription from your Physician. Services must be rendered by a qualified speech pathologist.

Speech therapy rendered in an Inpatient Hospital will be paid under the Hospital benefit.

This change also modifies the 2019 Summary Plan Description by removing item 38 from Section 15 (Exclusions and Limitations), paragraph A.

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, 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.