



# **SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND**

(Active Plan)

## **SUPPLEMENT No. 30**

To: All Participants  
From: Board of Trustees  
Date: November 2024  
Re: Off-Label Prescription Medication

### **KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION**

**Effective November 1, 2024, the Board of Trustees has amended the Plan to improve benefits by expanding coverage to include medication prescribed for “off-label” use.**

The Plan will cover off-label use if such use is supported by at least two peer-reviewed clinical studies, and/or recognized as industry standard by appropriate professional associations or recognized clinical guidelines.

This Supplement makes the following changes to the 2019 Summary Plan Description:

Deletes the sentence “Drugs prescribed for off-label use are not a covered benefit under the Plan.” from Section 10, Prescription Drug Benefit, (A) Benefit Limitations.

Deletes exclusion 20 in its entirety from Section 20, Exclusions & Limitations, (A) Medical.

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](http://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.