



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 31

To: All Participants
From: Board of Trustees
Date: November 2024
Re: Eligible Dependent

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

Effective November 1, 2024, the Southern California Pipe Trades Health & Welfare (Active) Fund is amended to revise the definition of “Eligible Dependent” to include minor children for whom the Participant is the legal guardian.

In order to add your Eligible Dependent, you must provide the Fund Office with an enrollment form as well as a copy of the filed guardianship papers.

Children for whom the Participant is the legal guardian will be covered by the Plan through the age of 25, unless guardianship ends prior to the child’s 18th birthday, in which case coverage will last through the termination of guardianship.

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.