



SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND

(Active Plan)

SUPPLEMENT No. 9

To: All Participants
From: Board of Trustees
Date: September 2020
Re: Hospital Services for Dental Procedures

**KEEP THIS NOTICE WITH THE
SUMMARY PLAN DESCRIPTION (SPD)**

When the Summary Plan Description (SPD) was last printed, one Plan provision related to Hospital services for dental procedures was omitted in error. Through this Supplement, the missing provision has been incorporated into the SPD in Section 9 – Medical Benefits (Hospital), page 35, as subsection 9 (Hospital)C(iii) and the entire section now reads as follows:

- iii) Hospital services for dental procedures must be Medically Necessary and authorized by the attending Physician whereupon the maximum allowable for approved hospital care is \$2,500 payable at 95% for a Blue Shield of California PPO Network Hospital or 90% for an Out-of-Network Hospital.

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 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.