



SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 22

To: All Participants
 From: Board of Trustees
 Date: September 2024
 Re: Substance Use Disorder Treatment

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

The Board of Trustees has amended the Plan to improve benefits by expanding coverage to include the benefits listed below. This benefit improvement is effective May 1, 2023.

This change amends the 2019 Summary Plan Description, Section 2, Summary of Plan Benefits:

TYPE OF SERVICE		BLUE SHIELD OF CALIFORNIA (BSC) PPO NETWORK PROVIDER Plan Pays:	OUT-OF-NETWORK PROVIDER Plan Pays:
SUBSTANCE USE DISORDER	Hospital, Partial Hospitalization, or Residential Treatment Facility	80% of the BSC PPO Network Rate	80% of the Allowable Charge, up to \$1,080 per day
	Office	85% of the BSC PPO Network Rate	85% of the Allowable Charge

SECTION 8. MEDICAL BENEFITS

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Substance Use Disorder

- A) Introduction
- i) Hospital or office visits for substance use disorder treatment are Covered Services when provided by a practitioner acting within the scope of their license in the state where they practice.

- ii) You are responsible for the Coinsurance percentage listed below and for any non-covered services which may include, but are not limited to:
 - a) Guest expenses;
 - b) Telephone charges;
 - c) Charges by a Hospital or any standby services, including the availability of a “trauma team”.

See also Exclusions & Limitations, Section 16, page 45.

B) Inpatient Hospital

- i) Blue Shield of California PPO Network Hospital
The Plan will pay 85% of the Blue Shield of California PPO Network Rate.
- ii) Out-of-Network Hospital
The Plan will pay 80% of the Allowable Charge, up to a maximum of \$1,080 per day, except where the Plan determines that the services rendered are due to an Emergency Medical Condition.

C) Outpatient – Office

- i) Blue Shield of California PPO Network Provider
The Plan will pay 80% of the Blue Shield of California PPO Network Rate.
- ii) Out-of-Network Provider
The Plan will pay 80% of the Allowable Charge.

D) Partial Hospitalization

Partial hospitalization requires a referral by a Physician or Psychiatrist. Custodial care and meals are not covered under this benefit.

- i) Blue Shield of California PPO Network Facility
The Plan will pay 85% of the Blue Shield of California PPO Network Rate.
- ii) Out-of-Network Facility
The Plan will pay 80% of the Allowable Charge, up to a maximum of \$1,080 per day.

E) Residential Treatment Center

Placement in a Residential Treatment Center requires either a (1) court order or (2) certification by a Physician or Psychiatrist. Custodial care is not covered under this benefit.

- i) Blue Shield of California PPO Network Facility
The Plan will pay 85% of the Blue Shield of California PPO Network Rate.
- ii) Out-of-Network Facility
The Plan will pay 80% of the Allowable Charge, up to a maximum of \$1,080 per day.

This Supplement removes all reference to substance abuse as an exclusion, including the description of benefits under Hospital, Mental Health in both the Summary of Plan Benefits and Medical Benefits, and Opioid Drug Testing. The reference contained under the Residential Treatment Center definition is also removed.

This change also modifies the 2019 Summary Plan Description by amending Section 15 (Exclusions and Limitations), paragraph A, removing reference to substance abuse under item 28, and removing item 36 in its entirety.

This Supplement removes the reference to a group therapy limitation under Supplement 11.

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.