

SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT*

To: All Participants
From: Board of Trustees
Date: August 2013
Re: Benefits for Genetic Testing

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective October 1, 2013, both the Southern California Pipe Trades Health & Welfare (Active) Fund and the Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund are amended to provide benefits for genetic testing and/or screening procedures for eligible Participants and Dependents, provided that the services rendered are Medically Necessary.

Medical Necessity is as determined by the Plan and generally must meet all of the following three criteria:

1. One of the following:
 - a. Family history suggestive of a heritable condition;
 - b. Specific symptoms suggestive of a heritable condition;
 - c. Results of a prenatal or newborn screening suggestive of a heritable condition; or
 - d. Medical management requires consideration of genetic variants; and
2. Testing will impact treatment or heighten monitoring for early detection of disease; and
3. Evidence-based data supports the validity and utility of the test.

The Plans will allow the Blue Shield Contract Rate if the services are obtained from a Blue Shield contracted provider or the Plan's Allowable Charge if a non-Blue Shield contracting provider is used.

Health & Welfare Fund (Active Plan) SPD

Please refer to Section 11, subsection D (Physician Visits/Professional Services) for information about coverage and limitations. This amendment modifies Section 17, subsection 18 of the Summary Plan Description (Medical Expense Exclusions and Limitations).

Pensioners and Surviving Spouses Health Fund SPD

Please refer to Section 11, subsection E (Physician Visits/Professional Services) for information about coverage and limitations. This amendment modifies Section 15, subsection 16 of the Summary Plan Description (Medical Exclusions and Limitations).

Each respective Fund's exclusions and limitations apply.

* Health & Welfare Fund Supplement No. 4 – 2013

Pensioners & Surviving Spouses Health Fund Supplement No. 5 – 2013

Supplement – Benefits for Genetic Testing – 2013