

SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND

(Active Plan)

SUPPLEMENT No. 21

To: All Participants

From: Board of Trustees

Date: November 2016

Re: Benefits for Home Health Services

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION (SPD)

The plan previously covered home health care only when provided by a Registered Nurse (R.N.). Effective January 1, 2017, the plan has been improved to also cover home health care provided by a Licensed Vocational Nurse (L.V.N.), Licensed Practical Nurse (L.P.N.) and other care givers licensed to provide such services. Just as before, the services must be Medically Necessary.

The Health and Welfare Fund (Active Plan) will allow 95% of the Blue Shield Contract Rate if the home health care is provided by a Blue Shield in-network provider, or 95% of the Plan's Allowable Charge if provided by an out-of-network provider.

The Plan limits home health care benefits to no more than 120 visits per calendar year. The 120 visits per year can be a combination of in-network and out-of-network providers.

This changes the Health & Welfare Fund SPD Section 11(R)(i), Medical Benefits, Other Services and Supplies.

The Plan's other exclusions and limitations still apply.