

# **SOUTHERN CALIFORNIA PIPE TRADES HEALTH AND WELFARE FUND**

(Active Plan)

## **SUPPLEMENT No. 26**

To: All Participants

From: Board of Trustees

Date: November 2017

Re: Benefits for Opioid Drug Testing

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

As of January 1, 2018, some coverage for opioid drug testing will be added to the Plan. This Supplement adds to the Summary Plan Description (SPD) Section 11, Medical Benefits:

#### W) Opioid Drug Testing

The Plan will cover opioid drug testing per Medicare guidelines, except that the Plan:

- i) Does not cover anything related to the treatment of substance abuse, and
- ii) Will cover opioid drug testing no more than once every three months.

This Supplement also changes SPD Section 11, Medical Benefits, (A) Inpatient Hospital, to agree with the new Section 11(W).

The Plan will allow the Blue Shield of California PPO Network Rate if you get the services from an in-network provider. If you get the services from an out-of-network provider, the Plan will allow the out-of-network Allowable Charge. See Section 11 of the SPD for specific information about Plan benefits, including copayments.

Just as before, all services must be Medically Necessary in order to be covered. And the Plan's other exclusions and limitations still apply.

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 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 [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.