

SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 23

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:

V) 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(V).

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 applicable 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.