



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 13

To: All Participants
From: Board of Trustees
Date: February 2021
Re: COVID-19 Vaccinations

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective January 1, 2021, the Southern California Pipe Trades Health & Welfare Fund will provide enhanced coverage for the administration of COVID-19 vaccines.

Emergency use vaccines approved by the FDA and purchased with U.S. taxpayer dollars will be provided at no cost. The Fund will cover the cost for administering the COVID-19 vaccine. You will not be required to pay any deductible, copay, or coinsurance for this immunization and no prior authorization or other medical management requirement will be imposed.

Out-of-network claims will be paid at 100% of the Medicare reimbursement rate.

This enhanced coverage for the COVID-19 vaccine will end when the U.S. Secretary of Health and Human Services determines that the emergency has ended.

This Southern California Pipe Trades Health & Welfare Fund believes this 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 your 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 Trust 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 <https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.