



SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

(Active Plan)

SUPPLEMENT No. 15

To: All Participants
From: Board of Trustees
Date: May 2021
Re: Subsidized Self-pay Program Eligibility Rules

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Previously, to be eligible for the Subsidized Self-pay Program, you had to be available for Covered Employment at the time you submitted your application.

Effective June 1, 2021, to be eligible for the Subsidized Self-pay Program you must be available for Covered Employment *at some point between*:

- A. 60 days before the date you lose coverage; and
- B. When you submit your application.

The first part of Section 5(B) of the Health & Welfare Fund Summary Plan Description (SPD) will be updated to:

You are eligible to receive a subsidy from the Fund for the first six months of continuation coverage if you meet all of the following conditions. You:

- i) Must be available for Covered Employment (i.e., unemployed) at some point between 60 days before the date coverage is terminated and the date you apply for this benefit...

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 plan 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.