



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

(Active Plan)

## **SUPPLEMENT No. 24**

To: All Participants  
From: Board of Trustees  
Date: May 2023  
Re: COVID-19 Testing and Vaccinations

### **KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION**

**Effective May 11, 2023, COVID-19 testing and vaccinations will be covered under Medical Benefits, Section 9, of your Summary Plan Description and your Calendar Year Deductible will apply.**

This change is pursuant to instructions provided by the Board of Trustees through Supplement No. 5, released March 2020, and Supplement No. 13, released January 2021, and coincides with the end of the public health emergency declarations as announced by the U.S. Secretary of Health and Human Services.

For coverage purposes COVID-19 Testing performed by a healthcare provider will be classified as Laboratory, Physician Visit/Professional Service, or Hospital setting depending on the place of service. Vaccinations will be classified as Immunizations.

Over-the-counter (or at-home) tests will be excluded from coverage under Exclusions & Limitations, Section 20(A)(21).

Additionally, timely filing extensions will come to an end 60 days after the National Emergency has ended, unless further guidance is provided. The COVID-19 National Emergency was ended on April 10, 2023. This means that effective June 9, 2023, initial claims for benefits must be filed within 12 months and appeals must be filed as described in Section 17 of your Summary Plan Description.

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 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.