



# SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND

## SUPPLEMENT No. 26

To: All Participants  
From: Board of Trustees  
Date: September 2023  
Re: MetLife Dental PPO Replacing Delta Dental PPO Option

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

**Effective January 1, 2024, the Delta Dental PPO option will be replaced by a PPO option insured by MetLife.** The DeltaCare USA DHMO option will remain unchanged.

In the Summary Plan Description, this change to the PPO option replaces all references to the Delta Dental PPO with MetLife PPO.

**If you were previously enrolled in the Delta Dental PPO option and you do nothing, you will automatically be enrolled in the MetLife PPO option.**

A more thorough description of these benefits will be included in the open enrollment materials you receive each year. Copies can be found online at [www.scptac.org](http://www.scptac.org). The Fund Office will also provide a copy upon request. You may obtain additional information by contacting MetLife at (800) 438-6388 for the PPO option, or DeltaCare USA for the DHMO option at (800) 422-4234.

Enrollment requirements, benefit maximums, co-insurance, and deductibles remain the same under the MetLife PPO option as they were under the Delta Dental PPO option. Frequencies and limitations vary. A comparison can be obtained from the Fund Office. See the MetLife Plan Certificate of Coverage for detailed information regarding MetLife's rules and benefits.

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.