



SOUTHERN CALIFORNIA PIPE TRADES PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 3

To: All Participants
From: Board of Trustees
Date: March 2020
Re: New Vision Benefit

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

The Pensioners & Surviving Spouses Health Fund does not currently offer any vision benefit.

- **Effective May 1, 2020, the Fund will offer vision benefits through Vision Service Plan (VSP).**
- **Eligible Participants and Survivors have until March 31, 2020 to enroll.** If you do not enroll by March 31, 2020, you will not be permitted to enroll until the next open enrollment period at the end of 2020.

Eligibility and Enrollment

Any Pensioner or Survivor who is eligible for benefits under the terms of the Plan may choose to purchase coverage in the VSP program at the time he or she first becomes eligible for Plan benefits, and thereafter during annual open enrollment periods. A change in enrollment can also be made at certain other times, such as when a Pensioner marries or divorces, or when a Pensioner or Spouse dies.

An eligible Pensioner may also elect to purchase VSP coverage for his or her Spouse or Domestic Partner. (However, coverage can only be purchased for a Pensioner's Spouse or Domestic Partner if coverage is purchased for the Pensioner.)

Premiums

Note that the premiums for the VSP program are in addition to the normal monthly premium that a Pensioner or Survivor pays for medical, prescription drug, and dental coverage under the Plan. Unlike the premiums for medical and prescription drug coverage, the premiums for the VSP program will not vary based on the number of Southern California Pipe Trades Retirement Fund Pension Credits the Pensioner had when he or she retired, the Pensioner's age at retirement, or the Pensioner's (or Spouse's or Domestic Partner's) Medicare status.

The monthly premiums for the VSP Vision option will be as follows:

<u>Pensioner or Survivor Only</u>	<u>Pensioner and Spouse/Domestic Partner</u>
\$4.76	\$9.54

Monthly premium payments for the VSP program must be deducted from the Pensioner's Southern California Pipe Trades Retirement Fund pension benefit. By signing a Vision Benefit Enrollment Form, the Pensioner authorizes this deduction. A Survivor must also have any VSP program premium deducted from her or his Retirement Fund pension benefit, unless the Survivor is not receiving such a benefit; in this case, premium payments must be made by monthly electronic ACH transfer from a bank account, which must be authorized in writing by the Survivor. VSP program premiums will not be accepted by check, money order, cash, or any other method.

Cancelling Coverage

Once enrolled, a Pensioner or Survivor may not cancel VSP program coverage until the next open enrollment period. Any cancellation will apply both to the Pensioner and to his or her Spouse/Domestic Partner, if applicable.

Benefit Limitations

The VSP program offers many vision services for a minimal co-pay. VSP pays benefits regardless of where you obtain vision services, but you will maximize your benefits by using VSP network providers.

See the enclosed summary of benefits and other information about the VSP program.

Other Plan Rules

Generally, existing Plan rules continue to apply in the case of VSP program benefits, including rules related to commencement of eligibility, suspension or termination of eligibility, and COBRA benefits.

Note that the Pensioners & Surviving Spouses Health Plan's rules determine who is an Eligible Dependent for all benefits including the VSP program. Some VSP program documents may imply that a broader range of persons qualify as Eligible Dependents. Only Spouses and Domestic Partners of Pensioners are covered as Eligible Dependents under the Plan.

Claims and Appeals Procedures

If a Participant or Eligible Dependent disagrees with a Fund Office decision, such as eligibility to participate in the VSP program or a disagreement over premium payments for this option, he or she may appeal the decision to the Board of Trustees under the Plan's normal claims and appeals procedure, as set forth in the Summary Plan Description. Other disagreements regarding VSP program benefits, including issues pertaining to network providers, covered procedures and charges for procedures, should be appealed to VSP. A Participant who elects the VSP program will be given VSP's claims and appeals procedure. All appeals under VSP's purview will be decided finally by VSP with no additional appeal to the Board of Trustees.