



April 2018

**Pipeline Industry Benefit Fund**

*Important Information to the Membership  
Summary of Material Plan Modifications*

The Board of Trustees of Pipeline Industry Benefit Fund met on March 27, 2018, and approved plan changes summarized below. These important health and welfare plan changes will affect active participants, spouses, children and retirees.

**Pipeline Industry Benefit Fund**

**Organ Transplant Cap removal**

The \$200,000 lifetime organ transplant cap has been removed.

**Death Benefits**

The Trustees have approved a modification to the existing death benefits. Effective April 1, 2018, a \$20,000 death benefit replaces both the \$10,000 natural death benefit and the additional \$10,000 for an accidental death.

**Weight Loss Benefit**

Effective January 1, 2018, the Trustees have approved coverage for weight loss medications in cases where the following criteria are met:

A letter of medical necessity from the ordering physician and/or medical records indicating the following:

1. Diagnosis of Morbid Obesity – Body Mass Index of 35 or higher with co-morbidities (serious medical conditions) such as pre-diabetes, diabetes, high blood pressure, sleep apnea, lower extremity joint pain, shortness of breath
2. Participation in physician supervised diet program
3. Quantity limits apply - documentation of weight loss results is required for continuing coverage for weight loss medications

*The Board of Trustees for the Pipeline Industry Benefit 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.*

*The Affordable Care Act (ACA), Section 1557, requires most health plans to state the following: Pipeline Industry Benefit Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.*

Sincerely,

*Robert R. Kime*  
Robert R. Kime  
Director

*Renée E. Vause*  
Renée E. Vause  
Assistant Director

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