

Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Take Control of Your Health

Now's a good time to take charge of your health and wellness. This *Informer* will help you and your family focus on preventive care benefits for improved health.

Are You at Risk for Diabetes?

According to the Centers for Disease Prevention and Control (CDC), about 96 million American adults have prediabetes which means one in three adults. Eight of 10 don't even know they have it. Prediabetes means your blood sugar levels are higher than normal—but not high enough to be diagnosed as diabetes. Without action, prediabetes may lead to type 2 diabetes within five years, which also puts you at serious risk of heart disease, stroke and kidney failure.

Common Risk Factors for Prediabetes and Type 2 Diabetes

- You are overweight
- You are age 45 or older
- You are physically active less than three times per week

Family history, race and ethnicity also affect your risk. African Americans, Hispanic/Latino Americans, American Indians, Pacific Islanders and some Asian Americans are at particularly high risk for type 2 diabetes.

Progressing from prediabetes to type 2 diabetes isn't automatic. Many people prevent prediabetes (and manage diabetes) with lifestyle changes such as weight loss, a carbohydrate-controlled nutrition plan, exercise, proper hydration and regular visits to a health care provider.

What You Can Do Now

Here are time-tested ways to prevent prediabetes and slow the progression to type 2 diabetes:

- **Cut sugar and refined carbohydrates.** These foods increase blood sugar and insulin levels. Examples include bread, potatoes, rice, corn, baked goods and most cereals.
- **Watch your portions.** Eating too much food at one time causes higher blood sugar and insulin levels in people at risk of diabetes.
- **Move your body more.** CDC physical activity guidelines recommend at least 150 minutes per week of brisk walking or similar activity—or 30 minutes for five days each week.
- **Drink more water.** Choose water instead of other beverages to avoid sugar, preservatives and unneeded ingredients.
- **Add fiber.** Eat a good fiber source at each meal to prevent spikes in sugar and insulin. Try oats, black or lima beans and avocados.



Schedule a preventive care visit with a Blue Shield network doctor to get screened for diabetes, high blood pressure and other medical conditions (see Your Wellness Resources on page 2).

The American Diabetes Association (ADA) recommends diabetes screening for most adults beginning at age 35. The ADA advises screening before age 35 if you're overweight or have diabetes risk factors or the symptoms below. Take the 60-second test on page 6.

Prediabetes Symptoms

Do these warning signs sound familiar? Ask your doctor for a fasting blood sugar test.

- **Constant thirst.** When blood glucose levels are elevated, the body gets rid of excess glucose through frequent urination which may cause dehydration.
- **Frequent exhaustion.** A study by *Diabetes Care* found a link between sleeping less than five hours per night (or over eight hours) and higher blood sugar levels.
- **Light-headedness.** Too much insulin can make you feel faint or jittery.
- **Tingling in your hands or feet.** High blood sugar levels may damage small nerve fibers, causing pain.
- **You don't bounce back from a cold.** Nerve damage from elevated blood sugar can slow circulation and healing.

Note: Information in this publication is for general reference for the five Southern California Pipe Trades Funds only. This document does not take the place of official Plan Rules and Regulations.

The Power of Prevention

Your preventive care benefits help you and your family stay healthy. In addition to a physical exam, your annual checkup may include lab tests, immunizations and screenings for high blood pressure, cholesterol, diabetes and other health conditions.

Cancer screenings can catch diseases that are in their earliest, most treatable stages before any symptoms appear. That's why screenings are recommended at certain times throughout your life. Your doctor will help you decide what tests are needed and when. Men and women should begin colorectal cancer screenings starting at age 45. Other preventive screenings for women include Pap tests and mammograms. For men, prostate-specific antigen (PSA) tests to screen for cancer are recommended.

Childhood immunizations include hepatitis A and B, chickenpox, measles and MMR (mumps and rubella).

Adult immunizations include pneumococcal conjugate, shingles and Tdap boosters (tetanus, diphtheria and pertussis).

Yearly flu shots can reduce your risk of getting the flu by up to 60%. If you do get the flu, having the flu vaccine can significantly reduce the chance of serious flu symptoms and hospitalization.



Your Wellness Resources

Schedule annual preventive exams or other services for you and your dependents. You don't need to choose the same doctors for everyone. Just make sure they are in Blue Shield's preferred network. Use the Find a Doctor tool at blueshieldca.com/fad or the mobile app.

Telehealth lets you connect with a Blue Shield network doctor while at home or work. Doctors can order preventive care tests, diagnose cold and flu symptoms, allergies, skin rashes, minor infections and illnesses using these services:

1. Doctor on Demand at (800) 997-6196 or doctorondemand.com. This option has no membership fee.
2. PlushCare at (888) 370-4689 or plushcare.com. This option requires a trial membership which is free for the first 30 days but costs \$15 per month after that. You may cancel at any time and later sign up for a new trial membership.

Call NurseHelp 24/7 at (877) 304-0504 for free medical advice. A Blue Shield registered nurse can evaluate symptoms and recommend the right care for you and your covered dependents. It's a convenient way to get immediate advice whenever needed.

Colorectal Cancer Screenings Save Lives

Colorectal cancer is the second-leading cause of cancer death for Americans. When detected early, it is more likely to be cured.

About 90% of cases occur in people who are 45 years or older. Some have greater risk depending on their family history and racial or ethnic differences. African Americans are about 20% more likely to get colorectal cancer and about 40% more likely to die from it than most other groups.

Regular screenings are the most effective way to reduce your risk of colorectal cancer. The best way to decide about your screening options is to ask your primary care doctor. A colonoscopy is an outpatient medical procedure to detect cancer even before symptoms are present. The doctor can remove tiny polyps before they turn into cancer. If the results come back clear, you may not need to have the procedure again for another 10 years.

Effective January 2022, the Board of Trustees improved your health care benefits to change the earliest age when screening for colorectal cancer is covered. A colonoscopy is covered every five years for patients ages 45 and older. The Plan pays 100% of the Blue Shield of California in-network rate for SCPT Health Plan participants and 80% for Pensioner Health Plan participants.

Annual Coordination of Benefits Form Required

Each year, eligible participants and covered dependents in the Health & Welfare Fund or the Pensioners & Surviving Spouses Health Fund must complete an *Annual Coordination of Benefits Form*. If you don't, your medical and prescription drug claims will be denied. This form will be sent to eligible participants in December 2023. You can also download the *Annual Coordination of Benefits Form* at www.scptac.org. Email the completed form to the Fund Office at info@scptac.org or mail a hard copy.

A sample of the Annual Coordination of Benefits Form. The form is titled "ANNUAL COORDINATION OF BENEFITS FORM" and includes sections for "Participant Information", "Other Coverage or Benefits", and "Authorization". It contains various fields for personal information, dates, and signatures.

Retirement Contribution Limits Increase for 2024

The annual IRS retirement contribution limits will increase effective January 1, 2024.

If you are under age 50 by the end of next year, the total contributions you can make to all 401(k) plans will be **\$23,000** (up from **\$22,500**).

If you are age 50 or older by the end of next year, the **\$7,500** catch-up contribution increases the total contributions you can make to all 401(k) plans to **\$30,500**.

If you have questions, contact the Fund Office retirement plan representatives at **(800) 595-7473**.

IMPORTANT REMINDERS

Health Reimbursement Arrangement (HRA)

HRA allowances can reimburse expenses you and your covered dependents incurred that were not covered by your medical, dental, vision or prescription drug coverage—such as deductibles, copayments, premiums and certain non-covered expenses. For examples, refer to *IRS Publication 502* at tinyurl.com/scptac-p502.

There are three ways to file an HRA claim for reimbursement and provide the supporting documents:

- Log into the SCPT Health Fund HRA Mobile App (available for Android or iPhone), or
- Log into the SCPT Health Fund HRA Portal at scptac.lh1ondemand.com, or
- Download the *HRA Reimbursement Form* at www.scptac.org and send it to the Fund Office by email, fax or mail.

Be sure to keep the required documents for seven years following IRS guidelines.

Health & Welfare Fund: Vacation and Holiday Benefit Payments

Your employer contributes to your Vacation & Holiday individual account based on the number of hours you work. Under the Normal Benefit option, holiday payments are automatically issued between December 1st-10th. No forms are required. In addition to the automatic payouts in April and December, you may request one Interim Withdrawal each calendar year to receive 100% of your available balance. Under the Monthly Benefit option, you may instead elect to have your available balance deposited into your bank account at the beginning of each month. Both options are free of charge. Contact the Fund Office for details.

Christmas Bonus Payments

The Christmas Bonus Plan provides an extra December benefit to eligible retirees, surviving spouses or beneficiaries of the Southern California Pipe Trades Retirement Fund. Christmas bonus payments were developed through negotiating efforts of District Council #16 and participating employers.

Contributions paid into the Fund are based on hours worked by active members. Covered participants must be in “good standing” with their local unions and meet additional eligibility requirements. See your *Summary Plan Description* (SPD) for details.



Tax Forms Mailed in January

By January 31 each year, the Fund Office sends retirees and beneficiaries Internal Revenue Service *Form 1099-R* (and *Form 1099-MISC* if you also received a Christmas Bonus benefit). These forms show the total Plan benefits received during the past calendar year. They also show any federal or state taxes withheld that year. Contact your tax advisor if you have questions about how much to withhold in the future.

MetLife Dental PPO: Continued Services

Active Participants and Pensioners and Surviving Spouses had the option to select MetLife Dental PPO coverage during Open Enrollment (which ended November 30). MetLife participants will receive uninterrupted services for dental treatment for endodontic, prosthodontic and orthodontic treatment that started before January 1, 2024.

A N N U A L N O T I C E S

Availability of HIPAA Notice of Privacy Practices

The Health and Portability and Accountability Act (HIPAA) provides rules that allow for greater control over who may access your health records. The Southern California Pipe Trades Health & Welfare Fund and Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund provide health benefits to eligible participants and their covered dependents as described in the *Summary Plan Description* (SPD).

The Plans maintain a privacy policy pursuant to HIPAA as is required by law that provides notice to participants of the Plans’ duties and privacy practices, and describes the ways that the Plans use and disclose Protected Health Information (PHI).

To receive a copy of the Plans’ notice of privacy practices, send a written request to Southern California Pipe Trades Administrative Corporation, Attn: Privacy & Security Officer, 501 Shatto Place, Suite 500, Los Angeles, CA 90020 or visit the web site at www.scptac.org.

Women’s Health & Cancer Rights Act of 1998

The Women’s Health and Cancer Rights Act (WHCRA) provides protection for patients who elect breast reconstruction in connection with a mastectomy. For Plan participants and covered dependents receiving benefits in connection with a medically necessary mastectomy, the Plan currently provides reconstructive surgery and other benefits related to a mastectomy.

This coverage must include:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

RECENT BENEFIT UPDATES

The Board of Trustees sent recent benefit updates (called *Supplements*) listed below. Contact the Fund Office at (800) 595-7473 if you need copies. Supplements can also be downloaded from the Fund Office website at www.scptac.org. Keep these updates with your *Summary Plan Description* (SPD).

Health & Welfare Fund

Supplement #25: Colorectal Cancer Screening
Supplement #26: MetLife Dental PPO Replacing Delta Dental PPO Option

Pensioners & Surviving Spouses Health Fund

Supplement #17: Colorectal Cancer Screening
Supplement #18: New Dental PPO Option (MetLife)

Spiced Cran-Apple Tea Mocktail

Here's a low-sugar drink for entertaining, warm or iced.



Ingredients (Serves 8)

- 10 cups of water
- 6 large apples, sliced
- ½ cup fresh cranberries
- 4 cinnamon sticks
- 1-2 whole star anise
- 1 teaspoon ground ginger
- 4 cinnamon herbal tea bags

Directions

1. Pour water into a large pot. Add apples, cranberries, cinnamon sticks, anise and ginger.
2. Bring water to a boil. Add tea bags and steep for 10 minutes.
3. Remove tea bags. Reduce heat to simmer for 2 hours or until apples are soft.
4. Strain mixture into a large bowl; return liquid to pot.
5. Serve warm or iced. Garnish with fresh mint, cranberries, cinnamon sticks or star anise.

YOUR PLAN CONTACTS



**Southern California Pipe Trades
Administrative Corporation**

Fund Office: (800) 595-7473 or info@scptac.org

Defined Contribution Fund

John Hancock: (833) 388-6466 or myplan.johnhancock.com

Health & Welfare Fund

Doctor on Demand: (800) 997-6196 or doctorondemand.com

PlushCare: (888) 370-4689 or plushcare.com

NurseHelp 24/7: (877) 304-0504

Delta Dental PPO: (800) 765-6003 or www1.deltadentalins.com

DeltaCare USA (DHMO): (800) 422-4234 or www1.deltadentalins.com

MetLife Dental PPO: (800) 438-6388 or www.metlife.com

Vision Service Plan (VSP): (800) 877-7195 or vsp.com

Trustees of the Southern California Pipe Trades Health & Welfare, Pensioners & Surviving Spouses Health, Defined Contribution, Retirement and Christmas Bonus Funds

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SCPTAC Office Hours: Monday, Tuesday, Wednesday & Friday - 8:00 a.m. to 4:00 p.m., Thursday - 8:00 a.m. to 6:00 p.m.

Make Eye Exams Part of Your Wellness Routine

You may have heard the saying that the eyes are windows to the soul. **But did you know your eyes are also a window to your overall health?**



Here's why you should see your VSP eye doctor every year for a WellVision Exam®.

Eye Exams Identify Health Concerns and Diseases

Your eye doctor can be the first to identify signs of up to 270 chronic conditions and diseases, including diabetes and heart problems, before any other health care provider. Thanks to the unobstructed view of blood vessels, eye exams provide unique insight into your overall health in addition to your eye health.

According to a 2023 study by the World Health Organization, 80 percent of vision impairment globally is considered avoidable. Eye doctors have made life-saving discoveries during routine eye exams, such as identifying brain tumors that often lead to pressure on the optic nerve and other disease symptoms that may not be noticed right away.

Your eye doctor can refer you to a primary care physician if they spot early signs of chronic conditions and other health diseases during your eye exam.



Eye Exams Check Vision Changes



If you don't currently wear glasses, you may think, "I see fine; I don't need to go to the eye doctor until there's a problem." But your eyes can change over time. You may not notice you are not seeing your best until you put on a pair of prescription glasses or contacts, and suddenly, everything is much clearer. Out-of-date prescriptions can also cause eye strain and headaches.

Not only is it important for adults to get their eyes checked

each year, but kids should also have regular eye exams. While school vision screenings may be offered, they shouldn't replace exams performed by an eye doctor. A comprehensive eye exam for kids checks for undetected vision concerns, such as problems reading, eye tracking and partnering.

Eye Exams Detect Visual Diseases

Eye health and vision problems may develop without obvious symptoms. An eye exam may detect early signs of visual diseases like cataracts, glaucoma or macular degeneration. Early detection allows your eye doctor to treat them early and can help preserve your vision for as long as possible.

Eye Exams Help Protect Your Eyes

Protecting and keeping your eyes healthy is another reason to have regular eye exams. Your eye doctor can help you with day-to-day concerns such as:

- Eye protection on the job. Active participants qualify for ProTec Safety® frames every 24 months with no copay if you use an in-network VSP doctor.
- Treating itchy, watery or irritated eyes.
- Protecting your eyes while participating in sports or other activities.

At your appointment, talk to your doctor about keeping your eyes healthy, whether you have a prescription or not.

Get the Most from VSP Coverage

If you have Vision Service Plan (VSP) coverage, a VSP WellVision exam is an easy, low-cost way to check your risk for diabetes (for only a \$20 copayment). Active participants qualify for ProTec Safety® frames every 24 months. Lenses are covered every 12 months.

VSP members can save on eyeglasses and sunglasses through a network doctor within 12 months of a WellVision Exam®. Visit [Eyeconic.com](https://www.eyeconic.com) to shop for glasses and contacts online. Go to [vsp.com](https://www.vsp.com) or download their app to learn more about your benefits and discounts.

Local Union Wellness Winners

Wellness screenings were offered at a picnic hosted by Local Union 78. These participants won prizes for taking part.



Chris Macias

John Turner

David Sinclair



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**Important
Information
About Your
Benefits**



Inform**er**

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The Board of Trustees of the **Southern California Pipe Trades** trust funds oversees the collectively bargained benefits available to you and your enrolled dependents.

This issue of *Inform*er helps you take control of your health so you can:

- **Understand** how to prevent prediabetes and type 2 diabetes
- **Take** advantage of preventive screenings for optimum health
- **Get** the most from your vision coverage
- **Review** benefit reminders and actions

Take a few minutes to read what's inside and share it with your family. For more information, contact the Fund Office at **(800) 595-7473**.

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Get the Most from VSP Coverage

Diabetes: Know Your Risk in 60 seconds

The number of people with prediabetes or diabetes increases each year. Yet millions don't know they have these conditions. Diabetes can impact your health, your quality of life and even your vision.

If you have Vision Service Plan (VSP) coverage, a VSP WellVision exam is an easy way to check your risk for diabetes (for only a \$20 copayment).

If your 60-second test results show you are at high risk, talk to your health care team. An eye exam will also play a crucial role in the early detection and prevention of eye disease and vision loss caused by diabetes.

Visit your eye doctor right away if you:

- See little black lines or spots that don't go away.
- Experience red spots or fog.
- Have a sudden change in how clearly you see.
- Take longer than usual to adjust to darkness.

**Scan this code to take the
60-second Type 2 Diabetes
Risk Test from the American
Diabetes Association®**



See page 5 for highlights about your VSP benefits.