

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Time to Get Ahead of Stress

This issue gives insights on ways to manage stress and improve your personal well-being. It also introduces resources to help you tackle financial stress.

Stress in America: A Growing Concern

In fall 2023, a quarter of U.S. adults (24%) rated their “average level of stress” between eight and 10 on a 10-point scale. The percentage went up from 19% of adults four years ago, according to the American Psychological Association’s Stress in America™ survey. The findings noted that increased long-term stress had a significant impact on well-being, also evidenced by an increase in chronic illnesses during 2023. The responses also revealed the participants’ tendencies to downplay stress. Around two-thirds (67%) reported feeling that their stress is not that bad because “others have it worse.” Here’s the good news: You don’t need to downplay stress or let it get the best of you. Here are proven ways to help you tackle stress each day.

Increase Physical Activity.

Mayo Clinic determined that any form of regular exercise, from aerobics to yoga, can lower cortisol and symptoms of anxiety. Exercise releases endorphins, natural mood boosters for your body and mind.

- Get at least 150 minutes of aerobic activity per week. Exercising just 30 minutes per day can provide a health benefit.
- Aim for 30 minutes of strength training for all major muscle groups twice per week. Use weights or resistance heavy enough to tire your muscles after 15 repetitions.
- Pick activities that you enjoy, such as walking, stair climbing, jogging, dancing, biking, yoga, gardening or swimming.

Check with your doctor before ramping up your physical exercise.

Talk with Others.

Social connections are key to reducing stress. Call someone you haven’t talked to lately just to catch up.

Laugh Out Loud.

The more often you laugh, the easier it can be to deal with stressful events. That might mean watching a silly video or comedy, playing games with friends or telling jokes. Anything that makes you laugh is good medicine.



Meditation or deep breathing exercises are powerful ways to ease stress and restore calm. See the apps on page 2.

Try Relaxation Techniques.

Research finds that in as little as 90 seconds, deep breathing stimulates a physiological relaxation that can slow stress hormone production, lower blood pressure and decrease heart rate. See page 3 for simple deep breathing exercises.

Get Enough Sleep.

Aim for seven to nine hours of sleep each day. Create a relaxing bedtime routine, avoid caffeine and screen time before bed and establish a consistent schedule.

Take Time to Unwind.

Take breaks from watching, reading or listening to news stories, including those on social media. It’s good to be informed, but consider limiting news to a few times a day.

Gather Around the Table.

Sitting down for a meal with your loved ones is a great way to connect and clear your head.

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.

Key Facts: Stress vs. Anxiety

Everyone feels stress from time to time. Here's how the National Institute of Mental Health defines whether you are feeling stress or anxiety, and what you can do to cope.

Stress is the physical or mental response to an external cause, such as having too much work or an illness.

A stressor may be a one-time or short-term event, or it can happen repeatedly over a long time. However, too much stress can cause sleep problems, headaches, digestive issues and back pain and increase your risk for depression and other health problems.

Anxiety is your body's reaction to stress and can occur even if there is no current threat.

Ordinary anxiety is a feeling that comes and goes but doesn't interfere with your everyday life. The feeling can range from butterflies in your stomach to a racing heart. But if anxiety symptoms involve repeated episodes of intense fear or panic, you may have an anxiety disorder and need help from a doctor or mental health professional.

Both stress and anxiety can affect your mind and body. If those feelings don't go away or begin to interfere with your life, they could negatively affect your health. You may experience problems with sleeping, or with your immune, digestive, cardiovascular and reproductive systems. You may also be at higher risk for developing a mental illness such as an anxiety disorder or depression. That's when you may need to seek professional help.

If you or a covered dependent have health concerns or symptoms, talk with a primary care doctor or mental health professional. Your SCPT Health Plan has no annual limit on in-office or telehealth doctor visits explained below.

Blue Shield Office Visits

Once your calendar year deductible is met (\$250 per person or \$750 per family), your Plan pays the Blue Shield of CA PPO in-network rate for doctor visits (100% for Active participants or 80% for Pensioner & Surviving Spouse Plan participants).

You can find a doctor or mental health therapist who participates in the PPO network by logging into your account at www.blueshieldca.com or by using the Blue Shield of California mobile app. Try not to choose out-of-network providers since your out-of-pocket costs can be higher (see this year's maximums to the right).

Telehealth Visits

Your SCPT Health Plan covers telehealth visits through Doctor on Demand or PlushCare at the in-network rate explained for Blue Shield providers above. These providers already participate in your Health Plan's PPO network. Keep in mind that PlushCare charges a monthly fee of \$14.99 or \$99 per year after their 30-day free trial ends.

Telehealth lets you connect virtually from your phone, tablet or computer quickly and conveniently. You can meet by audio or video when and where it works for you. Use your phone or computer to book confidential visits with your choice of board-certified doctors, psychologists or therapists and receive diagnoses and prescriptions from any location.

- Doctor on Demand at doctorondemand.com or (800) 997-6196
- PlushCare at plushcare.com or (888) 370-4689

Top Apps for Stress & Anxiety

These apps can help you manage stress and anxiety. They are highly rated by Blue Shield of California and other healthcare organizations.

Headspace	Guided meditation and videos
Mesmerize	Calming music and graphics
Pzizz	Sleep aid to reduce anxiety
Bliss	Visual breathing for inner calm
Pacifica	Cognitive behavioral therapy
Sam	Self-help anxiety management
Happify	Brain-training positivity exercises
Personal Zen	Science-based, soothing games
Gratitude Journal	Personal reflection and thankfulness
My Mood Tracker	Monitor emotions to reduce stress
Breathe2Relax	Mindful breathing exercises
WorryBox	Overcome negative thoughts
Calm	Daily techniques to manage stress

2024 Out-of-Pocket Maximums

Your Health Plan's out-of-pocket maximums are a "safety net" that can protect you when faced with significant expenses in a calendar year. In situations where you spend that maximum on deductibles, copayments and coinsurance for covered services, your health plan pays 100% of the remaining covered expenses.

Health & Welfare Fund for Active Participants

- In-network: \$9,450 per person (\$18,900 per family)
- Out-of-network: \$18,900 per person (\$37,800 per family)

Pension & Surviving Spouses Health Fund

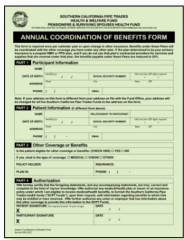
- In-network: \$9,450 per person
- Out-of-network: \$18,900 per person

Notice how these maximums are much lower when you use providers that participate in the Blue Shield of California PPO network.

IMPORTANT REMINDERS

Annual Coordination of Benefits Form Required

If you haven't already sent the Fund Office the new *Annual Coordination of Benefits Form* for 2024, your medical and prescription drug claims will be denied until after the form is received. Remember, you have 12 months from the claim denial date to submit your COB form.



Each year, all participants eligible under either the Health & Welfare Fund or the Pensioners & Surviving Spouses Health Fund must complete a new form. Complete and return the form

mailed to you in December. Or download and complete a fillable copy at scptac.org. You can return it by email to COB@scptac.org or by mail (to the address printed on the form).

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. You have 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 the completed form to the Fund Office by email, fax or mail. The email address for sending HRA forms and documents is HRA@scptac.org.

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

Increased IRS 401(k) Contribution Limits for 2024

Now's a good time to consider contributing more to your Defined Contribution Fund account (within increased IRS limits) to add to your retirement security. If you are under age 50 by year-end, the total contributions you can make to all 401(k) plans is \$23,000. Pre-tax contributions, and any income they earn, are not subject to state or federal income tax until withdrawn.

If you are under age 50 or older by year-end, you can contribute \$7,500 more as catchup contributions. This means the total you can contribute to all 401(k) plans is \$30,500.

Simply complete the *Enrollment/Change/Opt-Out Form* and give it to your Employer. Contact the Fund Office with any questions or to request a form. You can also download the form from scptac.org.

Coming Soon: Automatic Vacation and Holiday Payments

Your Employer contributes to your individual Vacation & Holiday account based on the number of hours you work. Payouts are automatically issued in April and December for contributions made through November 30th each year (called the Normal Benefit). The April automatic payments are scheduled to be issued the first week of April. Forms are not required for payments issued by check.

Note: You may choose to set up direct deposit for this payment instead of receiving a check. If you have not yet requested direct deposit of the automatic payments and would like to, you can contact the Fund Office to request the *Normal Benefit Election Form Authorizing Agreement for Direct Deposit*. Or download it from scptac.org.

Otherwise, a check will be mailed to your address on file. **Note:** You can return the completed form by email to vacation@scptac.org.



How to Take a Breathing Break

An easy way to relieve stress is to step away from your daily routine and focus on your breathing. CNN Health reporter Dana Santas, a mind-body coach for professional sports, describes how to take “breathing breaks” to help stop the stress cycle and restore calm.

Try these when you are stuck in traffic or in an anxiety-inducing thought pattern. For each one, inhale through your nose if possible. Then exhale through your nose or mouth, whichever is most comfortable. Do the exercises for 90 seconds or longer. Repeat at different times each day.

Present Moment Breathing — Here's a starter exercise for anyone new to breathing techniques. Keep your mind focused on the sounds and sensations of breathing deeply. If your mind wanders, bring it back to your breathing, which helps you stay in the present.

Box Breathing — With this exercise, the four phases of each breath (inhale, pause, exhale, pause) are done at an even count, like the four sides of a box. Practice this at a variety of breath lengths. Choose the pace that works best for you. Four is a popular count, but you can try counting to five or six.

Example: Inhale for a count of four. Pause by holding your breath for a count of four. Exhale for a count of four. Pause without breathing for a count of four.

5-7-3 Breathing — Here's a relaxation technique that follows a pattern of inhaling for a count of five, exhaling for a count of seven and pausing after the exhale for a count of three.

4-7-8 Breathing — This exercise is a yogic-style technique made popular by Dr. Andrew Weil in 2015. Like the 5-7-3 and box breathing exercises, it follows a steady, regular pattern. You breathe in for four counts, hold your breath for seven counts and exhale for eight counts.

Breathing is “one of the most effective ways to manage stress because it leverages your own physiology and requires no special tools,” says Santas. A study by the National Institute of Health reports that a single 10-minute session of slow breathing caused a temporary fall in blood pressure, heart rate and electromyograph (EMG) activity. Another study observed that slow breathing over a span of four weeks improved cardiovascular and pulmonary functions in normal volunteers.

Low-Carb Chocolate Ginger Loaf



Ingredients (Serves 8)

For the loaf

- 2 eggs
- ¼ cup coconut sugar
- ½ cup unsweetened applesauce
- 1 cup pumpkin puree
- 2 tbsp molasses
- 2 tbsp olive oil
- 2 cups flour
- 3 tsp baking powder
- 1 tsp baking soda
- 2 tsp ginger
- 1 tsp cinnamon
- ¼ tsp cloves
- ½ tsp allspice
- 4 tbsp dark chocolate chips

For the glaze

- 4 oz dark chocolate chips
- ½ tsp cinnamon
- ½ cup coconut milk
- Mixed nuts for topping

Directions

1. Preheat oven to 350 °F. Line 9" x 5" pan with parchment.
2. Combine eggs, coconut sugar, applesauce, pumpkin, molasses and olive oil. Blend until smooth.
3. Sift dry ingredients and fold into the batter. Add two tablespoons of chocolate chips.
4. Transfer batter to prepared pan. Sprinkle remaining two tablespoons of chocolate chips on top.
5. Bake for 40 minutes.
6. Let loaf cool for 30 minutes. Remove from pan.
7. Melt first three glaze ingredients together. Drizzle over loaf and press nuts on top.

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

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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.

Tackle Financial Stress with Improved Planning

Spring is a good time to tackle financial stress and re-connect with your overall retirement strategy. Use the new toolkit from John Hancock to visualize your financial picture no matter when you plan to retire.

Check how much you have saved.

When is the last time you checked the balance of your SCPT Defined Contribution Fund account? Simply log into your online account at myplan.johnhancock.com to view your latest quarterly statement. Use the automated retirement plan calculator to compare your retirement savings with your projected spending needs. Find out if you are saving enough to meet your retirement goals.

Reset your savings goals.

John Hancock's personalized planning toolkit lets you reset your retirement savings based on your own details and goals. See how prepared you are for different real-life scenarios. You can enter personal information (such as your age, retirement timing and future expenses) to generate projections more accurately. For more help, call John Hancock's Retirement Plan Services at (833) 388-6466.

Start saving more today.

As the example on page 6 shows, even small amounts—like \$1 more per hour—can increase your retirement savings considerably. Select the highest hourly deferral rate you can afford to contribute now (in

According to a poll conducted by MoneyRates, people who started saving in their 20s were 66% more likely to be on track to retire by 60.

25-cent increments). More contributions let your savings compound longer, increasing the total available in retirement. To make changes, simply complete the *Enrollment/Change/Opt-Out Form* available at www.scptac.org and give it to your Employer. Or contact the Fund Office retirement representatives at (800) 595-7473.

Retirement may seem far away depending on your age. But prioritizing saving, the earlier the better, can set you on a path to living your best life in retirement.

The simple act of saving automatically creates momentum and can quickly add to your overall savings. All it takes is some smart financial planning.

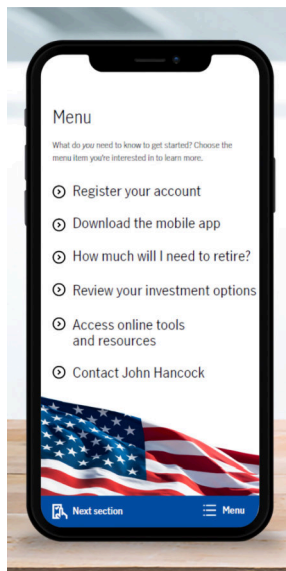


In December 2023, Fidelity Investments surveyed more than 3,000 Americans about their financial resolutions for 2024. A third said they are worse off financially than they were in 2022. Here are other top findings:

Concerned about financial stress: 40% of respondents said they were worried about inflation, and nearly a third said their relationship with money is stressful. About 33% are considering improved planning goals for 2024.

Save more, pay off debt, spend less. About 41% of survey respondents said they want to save more money, 38% said they want to pay down debt and 30% said they want to spend less money.

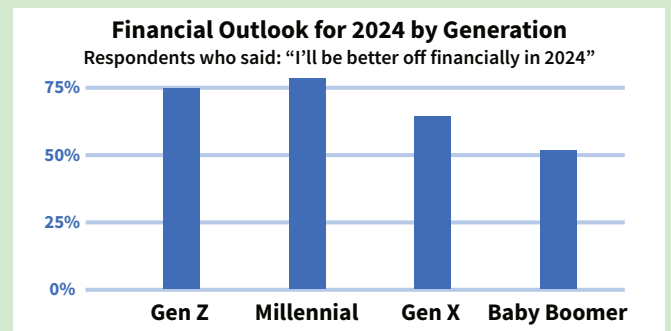
Younger generations are more hopeful: 76% of Gen Zers and 79% of millennials believe they'll be better off financially in 2024, compared to 64% of Gen Xers and 52% of Boomers. On average, 66% of respondents said they have a financial resolution, but only 53% of boomers have a financial resolution compared to 75% of Gen Zers. "Gen Z and millennials are leading the charge in reshaping their financial destinies," said Kelly Lannan, SVP of emerging customers at Fidelity Investments. They're showing "a remarkable commitment to improving financial wellness."



Get ready for your future which starts with your SCPT Defined Contribution Fund!

Your top retirement plan questions answered!

Scan the QR Code for the retirement plan toolkit which can help answer the most frequently asked questions about your retirement savings plan.



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Important
Information
About Your
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Informer

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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 Informer provides insights on how to manage stress and improve your personal and financial health.

- **Learn** ways to combat stress and its negative effects
- **Develop** self-care habits to improve your well-being
- **Tackle** financial stress with improved planning
- **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**.

WHAT'S INSIDE

1. **Stress in America: A Growing Concern**
2. **Key Facts: Stress vs. Anxiety**
Top Apps for Stress Management
2024 Out-of-Pocket Maximums
3. **Important Reminders**
How to Take a Breathing Break
4. **Recipe: Low-Carb Chocolate Ginger Loaf**
Your Plan Contacts
5. **Tackle Financial Stress with Improved Planning**

How Your SCPT Retirement Savings Can Grow

When you save for retirement through your Defined Contribution Fund account, time allows compounding growth to take effect. Your savings earn a rate of return, then those returns can earn their own returns year after year.

Consider three participants who started saving at different ages—25, 35 and 45. Each invested \$1.50 per hour (\$240 per month) and planned to retire at age 65. They kept their contributions invested through their tax-deferred 401(k) accounts with no withdrawals or loans.

Bottom line: By starting early, you can take advantage of compounding growth and make your money work as hard as you do.

Suggestion: When you first started working, your Employer automatically enrolled you with a pre-tax 401(k) contribution rate of 50 cents per hour. Try saving \$1 more—or \$1.50 per hour—to increase your retirement nest egg considerably. See page 5 for details.

Age	Hourly Savings	Total Savings	Compounding Growth	Total Retirement Savings
25	\$1.50	\$115,200.00	\$514,684.00	\$629,884.00
35	\$1.50	\$86,400.00	\$206,370.00	\$292,770.00
45	\$1.50	\$57,600.00	\$67,416.00	\$125,016.00

Assumptions: These are rough estimates. Earnings are calculated at 7% returns, net of fees, compounded daily. The examples do not consider market conditions that may affect the value of their investment options or income tax withholdings. They are not meant as investment advice. For more information, contact a financial advisor.