

Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Be Well, Stay Well

The holidays are almost here, a time when your health and financial wellness may be on the back burner. This issue of the *Informer* introduces new ways to access your healthcare and defined contribution plan benefits. It adds a few reminders to help you manage your benefit resources now and in the new year.

Introducing PlushCare—Your New Telemedicine Program

Effective immediately, telephone visits with a doctor are available through PlushCare, one of the highest patient-rated telemedicine providers in the U.S. **You can start using PlushCare now instead of Teladoc, whose contract ends on December 31, 2019.** PlushCare will be more cost-effective since your Plan covers actual visits rather than paying subscription fees regardless of whether eligible participants use these services.

PlushCare doctors participate in the Blue Shield of California network. These telephone visits are covered in the same way as in-person visits with other network doctors. The Plan covers 100% of the network rate subject to your annual deductible. Once you meet the Plan's annual deductible (\$250 per person or \$750 per family), these telephone visits are free.

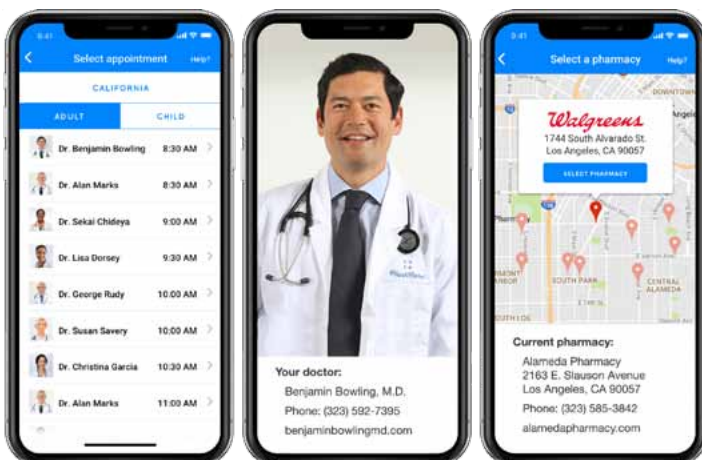
Here's How PlushCare Works

Use your phone or computer to book a telephone visit with a doctor and receive diagnoses and prescriptions when needed. Schedule a telephone visit with a doctor of your choice by calling PlushCare at (888) 370-4689 or visiting their booking page at www.plushcare.com/profile/book.

Whether you need a same-day appointment, or want to plan ahead, PlushCare bookings are available Monday through Friday from 5:00 a.m. to 10:00 p.m. (PST), and Saturdays and Sundays from 5:00 a.m. to 8:00 p.m. (PST). Since telephone visits take 10-15 minutes, you can get a diagnosis and pick up a prescription or schedule a lab test within 30 minutes. It's a convenient way to be treated from home or work. However, online visits are not meant to replace in-person care from your physician—or through a Heal doctor's house visit (explained on page 2).

All PlushCare doctors have trained at the Top 50 medical institutions in the country, including UCLA, USC and UC San Diego, ensuring that you get quality care from knowledgeable medical professionals. Participating doctors also have an average of 15 years of experience.

Note: PlushCare visits are not appropriate for serious conditions that require immediate attention or emergency care. If you experience life-threatening issues, call 911 or go to an emergency room immediately.



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

Save Time and Money with the Right Healthcare Choices

When you need healthcare, making the right choices can save time and money. It might also save your life. This summary may help you choose the best form of treatment based on typical symptoms and other factors. Not all conditions are listed.

PlushCare—Telephone Visit with Doctor

Call (888) 370-4689 or visit www.plushcare.com

- Mild fever (less than 101.5 degrees F)
- Congestion, colds and flu symptoms
- Sore throat
- Headache or sinus infection
- Pink eye
- Ear issues
- Upset stomach
- Skin rash
- Urinary tract infections
- Prescriptions and refills
- Order certain lab tests

Doctor's Office

Available during regular business hours, advance appointment needed

- Detailed history and physicals
- Full medical treatment
- Immunizations
- Prescriptions and refills
- Blood draws, labs and tests

Urgent Care Center or Walk-in Clinic

Often available after regular business hours, usually long wait times

- High fever (above 101.5 degrees F)
- Vomiting or persistent diarrhea
- Abdominal pain or nausea
- Sprains or strains
- Wheezing or shortness of breath
- Dehydration, light-headedness or weakness
- Moderate flu-like symptoms
- Common infections

Heal—Doctor's House Visit

Call (844) 644-4325 or visit www.heal.com

Available 8:00 a.m. to 8:00 p.m. every day
Doctor and phlebotomist at your door within two hours, not available at all locations

- Detailed history and physicals
- Full medical treatment
- Certain immunizations
- Prescriptions, refills, blood draws, labs and tests

NurseHelp 24/7

Call (877) 304-0504

A registered nurse can help evaluate your symptoms and recommend appropriate care.

This costs less and is more convenient than spending hours in a waiting room.

Emergency Room

Available 24 hours a day, staffed for critical situations

- High fever with a rash
- Serious burns and cuts needing stitches
- Broken bones and dislocations
- Head or eye injuries
- Concussions or confusion
- Seizures or fainting spells
- Vaginal bleeding with pregnancy
- Severe cold or flu symptoms

Call 9-1-1

- Urgent life- or limb-threatening injury
- Shortness of breath or difficulty breathing
- Heart attack symptoms such as chest pains, pain in jaw or left arm, sudden weakness or dizziness
- Signs of stroke such as slurred speech, severe headache, numbness on one side of face or body or loss of consciousness

Choose PPO network providers (doctors, hospitals, labs)

that participate in the Blue Shield of California PPO network. Your share of costs using PPO network providers will be lower than those charged by non-network providers. See your *Summary Plan Description* for details. Search for PPO providers at www.blueshieldca.com/fad or by using the Blue Shield of California mobile app.

Note: Some physicians and anesthesiologists working in a PPO hospital are not part of your Plan's network.

Non-emergency and emergency requirements

Authorization is required for certain non-emergency services. To get authorization from Blue Shield of California, your provider should call the number on the back of your identification card.

In an emergency, call 9-1-1 or go directly to the nearest hospital. Notify Blue Shield of California of your emergency admission within 24 hours or as soon as reasonably possible following medical stabilization.

2019 BENEFIT UPDATES

Effective September 1, 2019, the Board of Trustees made benefit improvements listed below. Read your *Supplements* for more details. Contact the Fund Office at (800) 595-7473 if you need copies.

Health & Welfare Fund

Supplement #32: Increase in Base Contribution Used to Establish, Re-establish, and Maintain Eligibility

Retirement Fund

Supplement #8: Change in Suspension of Benefits Rule for Pensioners Age 65 or Older

Local Picnic Wellness Winners

Each year, the Southern California Pipe Trades participates in local union picnics. It's a great way to get answers to your benefit questions and enjoy prizes and great food. This year's wellness winners won either a Samsung tablet or an electric toothbrush kit for completing health screenings.



Local 403: Steven Smid



Local 398: Charles Marx



Local 345: Gilbert Vallejo



Local 403: James Jordison



Local 250: Luis Avalos



Local 78: Luis Hernandez

Questions?

Contact the Fund Office

Phone: (800) 595-7473 Email: info@scptac.org

Visit us at 501 Shatto Place, Suite 500, Los Angeles, CA 90020

Check out our website at www.scptac.org

IMPORTANT REMINDERS

Annual Claim Form Required

Each year, all members eligible under either the Health & Welfare Fund or the Pensioners & Surviving Spouses Health Fund must complete a *Claim Form*. **If you don't, your claims will be denied.** Download the *Claim Form* at www.scptac.org or call the Fund Office or your local union for a copy.

Dental Plan Changes

Did you make changes to your dental coverage during the Open Enrollment period that ended November 30? **If so, your changes will be effective January 1, 2020.** If you did not make changes, your current dental coverage remains the same. **Note:** The next Open Enrollment period will begin in Fall 2020 for dental plan changes effective January 1, 2021.

Initial Dental Plan Enrollment

New participants must enroll for dental coverage within 60 days of the date when first eligible. **If not, you won't have dental benefits.** To enroll for coverage, send a completed *Dental Enrollment Form* to the Fund Office. If you missed this 60-day deadline, dental coverage for you and your eligible dependents begins the month following the date when your form is received; dental coverage is not retroactive. Contact the Fund Office to verify coverage before scheduling dental visits.

Health Reimbursement Arrangement (HRA)

Have you used your HRA allowance to request reimbursement for out-of-pocket health expenses? HRA allowances can reimburse expenses you and your covered dependents incurred that were not covered by your medical, dental, vision and prescription drugs coverage—such as deductibles, co-payments, premiums and certain non-covered expenses. Check *IRS Publication 502* (online at www.irs.gov) for examples. **To submit expenses for reimbursement, you need to complete the *HRA Reimbursement Form* and enclose the required supporting documents.** Download the form at www.scptac.org or contact the Fund Office or your local union to get a copy.

Healthy Veggie Chili

This winter makeover is packed with pumpkin, a good source of Vitamins A and C, to help fight off infection



Ingredients

2 tbsp extra virgin olive oil	2 tbsp tomato paste
1 onion, diced	1 can pumpkin puree (15 ounces)
1 tsp salt	1 can tomato sauce (8 ounces)
1 cup carrots, diced	2 cans kidney beans, rinsed (15 ounces each)
1 bell pepper, chopped	1 cup frozen corn
3 cloves minced garlic	1/2 cup vegetable broth
1 tbsp chili powder	
1 tbsp cumin	
1 tsp smoked paprika	
1 tsp oregano	

Directions

1. In a large pot, warm olive oil over medium heat.
2. Lightly sauté onion and salt.
3. Add carrots, bell pepper and garlic. Continue sautéing for two minutes.
4. Add chili powder, cumin, smoked paprika, oregano and tomato paste. Stir and cook for two more minutes.
5. Stir in pumpkin puree, tomato sauce, kidney beans, corn and vegetable broth.
6. Bring to a boil, then reduce heat and simmer for 20 minutes.
7. Try topping with avocado, cilantro, sour cream and crushed red pepper.

IMPORTANT PLAN CONTACTS



**Southern California Pipe Trades
Administrative Corporation**

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

Defined Contribution Fund

John Hancock: (800) 294-3575



Health & Welfare Fund

PlushCare: (888) 370-4689

NurseHelp 24/7: (877) 304-0504

Heal – Doctor House Visits: (844) 644-4325

Delta Dental PPO: (800) 765-6003

DeltaCare USA (DHMO): (800) 422-4234

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

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501 Shatto Place, Suite 500, Los Angeles, CA 90020 | www.scptac.org | info@scptac.org | (800) 595-7473 | (213) 385-6161 | Fax (213) 383-0725

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.

New Ways to Check Your Financial Wellness

Improved 401(k) website offers powerful new tools

Financial wellness through the Southern California Pipe Trades Defined Contribution Fund means two things. Feeling confident about your financial future and knowing the best way to invest your funds in your choice of investments.

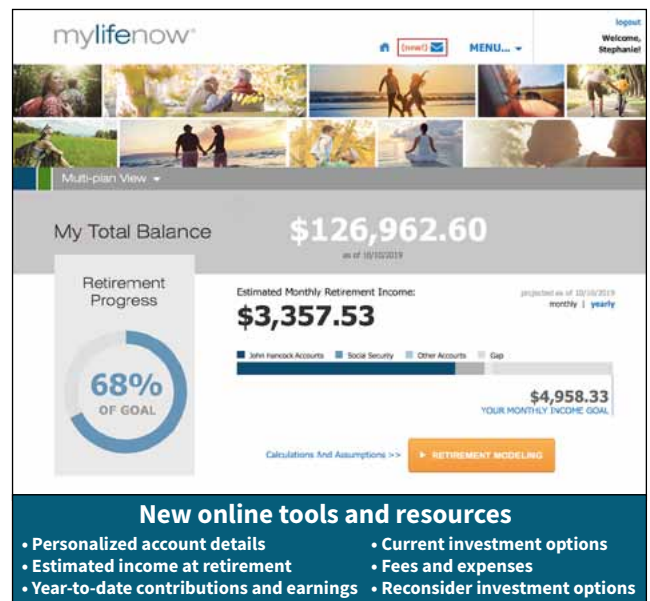
The Defined Contribution Fund helps you save money to add to your retirement security. All contributions are deposited into your individual 401(k) account with the Fund's recordkeeper, John Hancock Retirement Plan Services (John Hancock). You are always vested in 100% of the contributions that you and your Employer make to your account, including any reciprocal contributions and rollover amounts.

You can access your account online 24 hours a day, seven days a week, or by calling (800) 294-3575 and following the prompts.



John Hancock's website has a refreshed look and a new web address: johnhancock.com/myplan. Log in with the same username and password as before (or register if it's your first time). Once there, you'll find secure tools and resources that are personalized to you. Check your account details or watch short videos that help you learn about your Defined Contribution Fund account.

The mobile app helps you view account balances and change investment decisions.



ANNUAL NOTICES

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 employees and their eligible 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, 5th Floor, Los Angeles, CA 90020 or visit www.scptac.org/scptac/privacy.html.

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 eligible 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.



Southern California Pipe Trades Administrative Corporation

501 Shatto Place, Suite 500, Los Angeles, CA 90020

Important
Information
about Your
Benefits



Check out our website at
www.scptac.org

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The Board of Trustees to the **Southern California Pipe Trades** trust funds oversees the collectively bargained benefits available to you and your enrolled dependents. This issue of the *Informer* helps you get the most from your coverage so you can:

- **Catch up** on health care resources
- **Check out** online defined contribution tools
- **Review** key 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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