

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

We've Got You Covered

Summer is when your hectic schedule may get some well-earned downtime. Make sure you take advantage of the health care resources available to you.

Blue Shield of California coverage provides high-quality health care for you and your enrolled dependents. Choose providers from their extensive PPO network to receive maximum benefits at the lowest cost to you. Always present your Blue Shield ID card before receiving services and verify that your provider or facility is in the preferred network. Register online to search for doctors and health care resources, and estimate costs. Manage your health care from anywhere by downloading the Blue Shield of California app.



Web: blueshieldca.com/fad

Teladoc is a convenient, confidential way to speak with licensed doctors by phone or video about common medical conditions. They can diagnose cold and flu symptoms, allergies, skin rashes, minor infections and more. They can also send a prescription to your pharmacy when medically necessary. It's a reliable option when you're busy with work or family, or travelling within the U.S.

Talk to a Teladoc doctor for FREE. The Board of Trustees has waived the usual \$40 consultation fee through December 31, 2019.

Call: (800) Teladoc (835-2362)

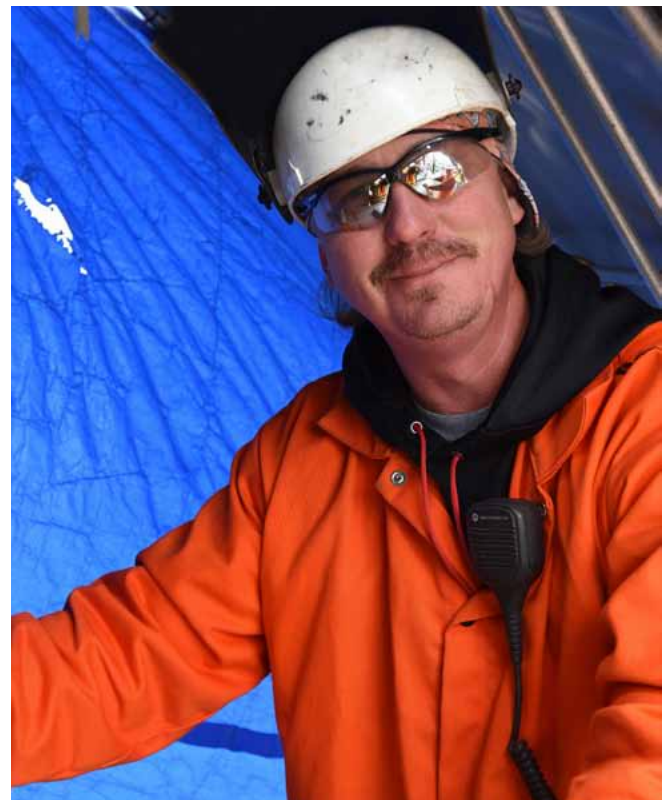
Web: Teladoc.com

Register online so you can quickly request a consultation when needed.



NurseHelp 24/7 lets you talk confidentially with a registered nurse any time, day or night, to get answers for health-related questions. A nurse can help you learn about a condition, evaluate treatment options, develop a healthier lifestyle, or determine whether to see a doctor—all at no charge.

Call: (877) 304-0504



Even if you're feeling fine, a preventive care check-up with your Blue Shield network doctor is covered. Schedule your visit today.

HEAL – Doctor House Calls let you see a licensed network doctor and certified phlebotomist for lab tests at a time and place best for you and your family. You don't need to travel to an appointment. Your out-of-pocket costs are typically the same as for a regular office visit, while reducing unnecessary emergency room visits and admissions. **Note:** Heal visits are only available in certain locations from 8:00 a.m. to 8:00 p.m.

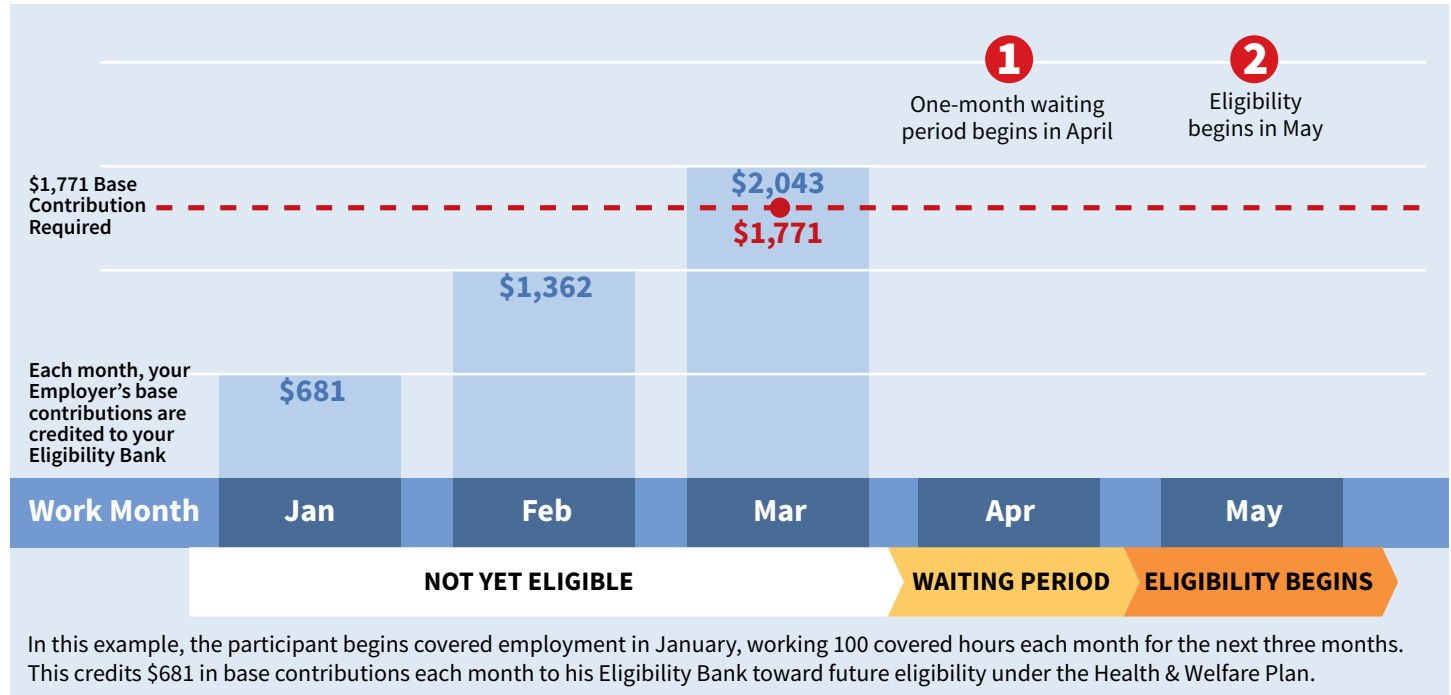
Call: (844) 644-4325

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

PLAN BASICS: ELIGIBILITY

How You Become Eligible under the Health & Welfare Plan

You become eligible to participate in the Health and Welfare Plan based on amounts credited to your Eligibility Bank from Employer contributions to the Plan. The standard health contribution rate is \$8.91 per hour of covered employment; of that, \$6.81 is allocated toward your base contribution. Eligibility begins two months after your base contribution total reaches \$1,771. See chart below.



1

WAITING PERIOD BEGINS

This participant's Eligibility Bank crosses the \$1,771 base contribution threshold in March. As a result, his one-month waiting period begins in April.

2

ELIGIBILITY BEGINS

After the participant's one-month waiting period is over, his eligibility begins in May.

ELIGIBILITY CONTINUES

Once eligibility begins, the participant and his enrolled dependents remain eligible as long as his Eligibility Bank remains at or above the monthly charge-off amount (currently \$681). Contact the Fund Office for more details.

2019 BENEFIT UPDATES

The Board of Trustees made several benefit updates effective January 1, 2019. Read your *Supplements* for more details. Contact the Fund Office at (800) 595-7473 or visit our website at www.scptac.org if you need copies.

Health & Welfare Fund

Supplement #30: Benefit Improvements

Benefits and process improvements and clarifications

Pensioners & Surviving Spouses Health Fund

Supplement #26: 2019 Premium Changes

How to determine new premium amounts

Supplement #27: Benefit Improvements

Benefits and process improvements and clarifications

Southern California Pipe Trades Defined Contribution Fund

Supplement #12: Expanded Distribution Options

New lump sum, partial or installment payment options

ENROLLMENT CHECKLIST

Once you're eligible for benefits, enrollment for your dependents is not automatic. You need to send the Fund Office your completed, signed *Enrollment Form* with the required documents explained below. Processing will be delayed until all required documents are properly received.

Adding a Spouse

- Original marriage certificate as filed/recorded with a seal or stamp. Church, souvenir or customer copies are not acceptable.
- Enrollment Form* must be fully completed including Social Security or Individual Taxpayer ID number for dependent.

Adding a Domestic Partner

- Original registered certificate of domestic partnership with a seal or stamp. Only state certificates are accepted.
- Form W-4* must be fully completed by participant.
- Enrollment Form* must be fully completed including Social Security or Individual Taxpayer ID number for dependent.

Adding a Child

- Original birth certificate as filed/recorded. Hospital certificates are not acceptable. Paternity tests or adoption orders are acceptable, if applicable.
- Enrollment Form* must be fully completed including Social Security or Individual Taxpayer ID numbers for dependents.

Changes in Family Status

Have you recently been married, divorced, widowed, or had other important life changes? Have you added or changed dependents? It is your responsibility to notify the Fund Office as soon as possible regarding changes that affect the eligibility of your spouse, domestic partner or other dependents.



QUESTIONS? CONTACT THE FUND OFFICE

Phone: (800) 595-7473, option 2

Email: info@scptac.org

Visit us:

501 Shatto Place, Suite 500
Los Angeles, CA 90020

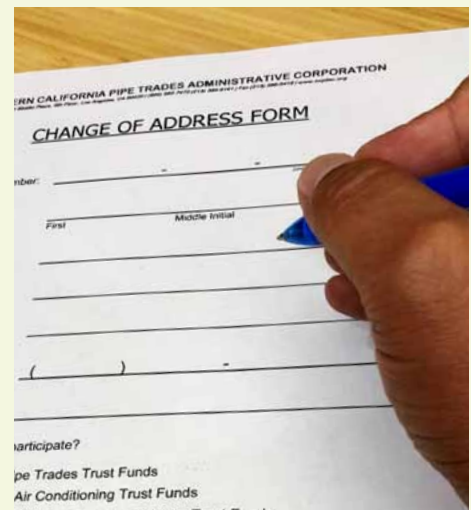
Moving Soon?

The only way to update your address is to send a completed *Change of Address Form* to the Fund Office. You may fax, email, or bring your form directly to the Fund Office or your Local Union. Don't assume your Local Union or Employer will send us your new address after updating your information with them.

Don't delay or you may miss important notices about your benefits.

Three ways to get Plan forms you need:

1. Download and print a copy at www.scptac.org
2. Call the Fund Office at (800) 595-7473
3. Call or visit your Local Union office



Weeknight Lemon Chicken Skillet Dinner

By Robin Bashinsky
CookingLight.com

This tasty, one-pan meal takes just 30 minutes with easy clean-up. Add a side salad to sneak in more vegetables.

Ingredients

- 12 oz baby red potatoes, halved
- 4 tbsp olive oil, divided
- 4 (6 oz) skinless, boneless chicken breasts, pounded to ¾ inch thick
- 4 oz cremini mushrooms, quartered
- 1 tbsp chopped fresh thyme
- ¼ cup whole milk
- 5 tsp flour, plain or gluten-free
- 1 ¾ cups unsalted chicken stock
- 8 lemon slices, thinly sliced
- 1 8-oz package French green beans, trimmed
- 2 tsp flat-leaf parsley, chopped

Makes 4 servings. Nutritional information per serving:
342 calories, 8.6g total fat: 1.8g saturated fat, 3.9g mono fat, 1.2g poly fat, protein 43g, carbohydrates 23g, fiber 4g, cholesterol 110mg, iron 3mg, sodium 500mg, calcium 77mg



Directions

1. Preheat oven to 450°.
2. Cover potatoes with water in medium saucepan. Simmer 12 minutes and drain.
3. Heat ovenproof skillet on medium-high. Add 2 tbsp oil. Add chicken and sprinkle with salt and pepper. Cook 5 minutes until browned. Turn chicken over. Bake for 10 minutes.
4. Remove chicken. Return pan to stove on medium-high. Add 2 tbsp oil, potatoes (cut-side down), mushrooms and thyme. Cook 3 minutes until browned, stirring once. In small bowl, whisk milk and flour. Add flour mixture, stock, lemon and beans to pan. Simmer 1 minute until thickened. Add chicken; cover and reduce heat. Simmer until beans are crisp-tender. Sprinkle with parsley.

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

Retirement Fund

National Pension Fund: (800) 638-7442



Health & Welfare Fund

Teladoc: (800) 835-2362

NurseHelp 24/7: (877) 304-0504

Heal – Doctor House Calls: (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, Retirement, Vacation & Holiday, Defined Contribution 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.

It's Easy to Choose Your Dentist

A popular time for family gatherings and vacations, summer puts the spotlight on your smile. Choosing a network dentist doesn't just save you money. It helps ensure that you and your family receive the best possible care.

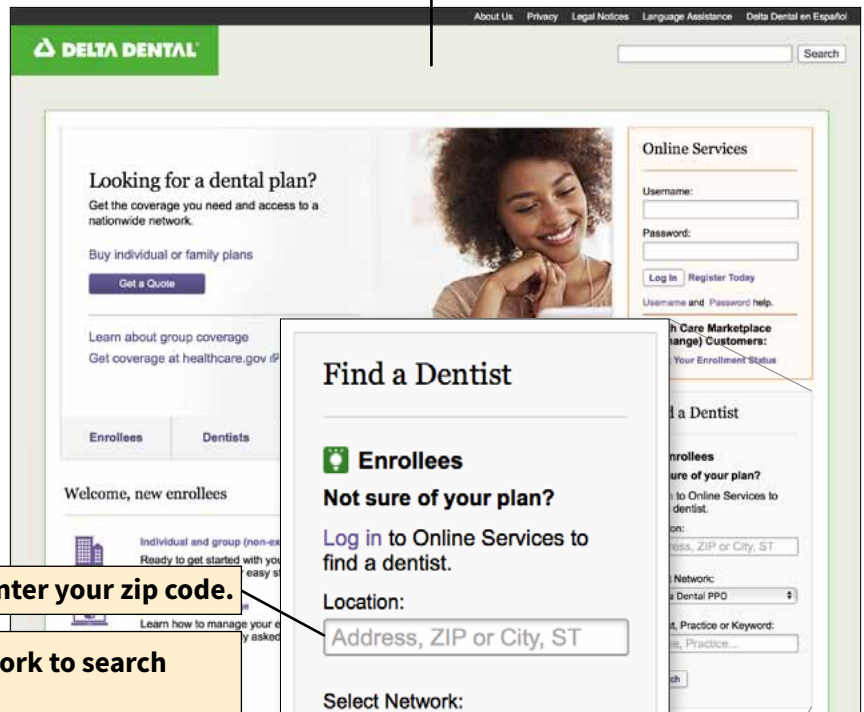
Did you know your Plan's Delta Dental coverage offers cleanings three times per year (with dental exams twice per year)? Seeing a dentist regularly helps keep your mouth in top shape and allows your dentist to watch for developments that may point to other health issues.

Here's how to find a Delta Dental dentist in your area. If you can't go online, call the numbers below:

Delta Dental PPO*: (800) 765-6003

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

1. Go to deltadentalins.com. Register or log in to your online account.



2. Enter your zip code.

3. Select your Delta Dental network to search for a dentist.

Delta Dental PPO*

You can use any dentist, but your out-of-pocket costs are lower when you choose a PPO network dentist. Check that your provider is in the PPO network before receiving services.

DeltaCare USA (DHMO)

All services and referrals must be provided by a DeltaCare USA network dentist. Benefits are not paid if services are performed by other dental providers.

Are You Sure You're Covered?

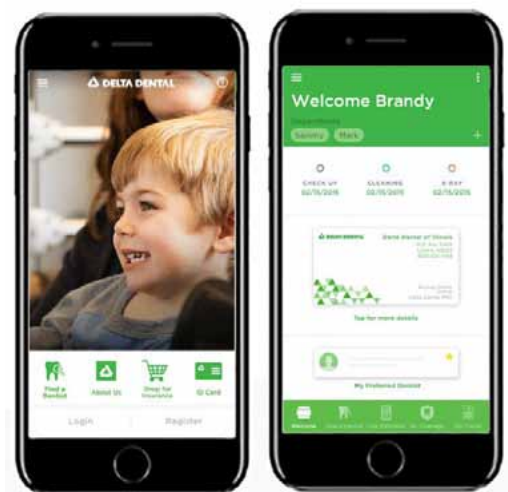
Effective September 1, 2018, the Board of Trustees selected Delta Dental for your Plan's dental provider. If you didn't enroll during the open enrollment period, or within 60 days of when you became eligible, you don't have dental benefits.

The only way to reinstate your dental coverage under the Health & Welfare Plan is to complete a *Dental Enrollment Form* and send it to the Fund Office. Coverage begins one or two months after the date when your properly completed *Dental Enrollment Form* is received by the Fund Office. **Note:** Benefits are not retroactive to the date when you were first eligible.

Download the Delta Dental mobile app for easy scheduling

All it takes is a few taps to schedule or change appointments, access a digital ID card, estimate costs for dental procedures, view coverage details or claims and more.

Use your smartphone to visit the mobile site on deltadentalins.com or download the free app.



*The Delta Dental PPO option is only available under the Health & Welfare Plan.



Important
Information
about Your
Benefits



Informer

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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:

- **Choose well** by finding in-network doctors and dentists
- **Use well** by maximizing preventive care benefits
- **Stay well** by getting the right care whenever you need it

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

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