

# Inform<sup>er</sup>

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

## Value of Your Benefits

As the COVID-19 pandemic takes its toll on mind, body and finances, it's important to understand the value of your health and financial benefits. This issue of *Inform<sup>er</sup>* highlights what you need to know in these uncertain times.

### Health & Welfare Fund and Pensioners & Surviving Spouses Health Fund

The easiest way to find out where to get in-network care is to log into your account at [www.blueshieldca.com](http://www.blueshieldca.com).

Both health plans cover telemedicine visits through:

- Your doctor, or
- **PlushCare** at (888) 370-4689 or [www.plushcare.com](http://www.plushcare.com), or
- **Heal** (which also offers house calls in certain areas) at (844) 644-4325 or [www.heal.com](http://www.heal.com).

You may take advantage of **Nurse Help 24/7** at (877) 304-0504.

### Dental and Vision Benefits

You and your covered dependents can access essential and urgent care if you elected coverage under your Delta Dental option and the new Vision Service Plan (VSP). Log into your accounts at [deltadentalins.com](http://deltadentalins.com) and [vsp.com](http://vsp.com) to learn about your benefits and where you may schedule care. Regular office visits may be limited since providers must follow guidelines to prevent the spread of the coronavirus. If you cannot reach your dental or vision care provider, call:

- **Delta Dental PPO** at (800) 765-6003 or **DeltaCare USA (DHMO)** at (800) 422-4234, or
- **VSP Customer Care** at (800) 877-7195.



**Now's the time to learn all you can about your benefits.**

**Coronavirus Testing**—Effective March 1, 2020, both Health Plans cover 100% of the cost of COVID-19 *testing*. You and your covered dependents will not be required to pay related deductibles, copays or coinsurance at this time. Out-of-network claims will be paid at 100% of the provider's published cash price. *Treatment*, however, is covered according to your Plans' normal rules. Try to stay in-network to avoid unexpected charges.

**Health Reimbursement Arrangement (HRA)** allowances reimburse expenses that are not paid by your medical, dental, vision or prescription drug coverage—such as deductibles, copayments, premiums and certain non-covered expenses. Check *IRS Publication 502* (online at [www.irs.gov](http://www.irs.gov)) for general guidelines and examples. The deadline to submit claims is 60 months from the service date.

Effective January 1, 2020, a prescription is no longer required for HRA reimbursement for over-the-counter drugs. In addition, menstrual care products are HRA-reimbursable. Vitamins, supplements and holistic medicine continue to be non-reimbursable. Download an HRA form at [www.scptac.org](http://www.scptac.org).

If you're an Active member and haven't already submitted a *Vision Enrollment Form*, vision coverage for you and your eligible family members terminated effective May 1, 2020. However, if you submit a *Vision Enrollment Form*, your vision coverage will reinstate the month following the date the form is received by the Fund Office, not retroactive to May 1, 2020.



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

# A FEW REMINDERS

## Vacation & Holiday Fund

Under the **Normal Benefit** option, in addition to payouts in April and December, you may request one Interim Withdrawal each calendar year to receive 100% of your available balance free of charge. 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 for a fee of \$0.13 per hour distributed. Contact the Fund Office for details.

## Defined Contribution Fund

The Defined Contribution Fund is intended to permit you to save for retirement. However, if you are facing a serious financial emergency, withdrawal options may be available as explained below.

### Hardship Withdrawals

The Plan allows early withdrawals for certain hardships, including loss of income due to a disaster declared by the Federal Emergency Management Agency (FEMA) for which individual assistance is available. Since California is so declared, loss of income due to the coronavirus may be an acceptable hardship for early withdrawal from your retirement savings. You can download the *Hardship Withdrawal Application* at [www.scptac.org](http://www.scptac.org); the coronavirus-related hardship requirements are listed at the bottom of Section 4 of the application.

**Before making an early withdrawal decision, we urge you to consult with a financial expert and compare the short- and long-term impact of hardship withdrawals versus other alternatives.**

## Retirement Fund

The Retirement Fund continues to meet the benefit obligations of all active and retired participants. Like most pension plans, the Retirement Fund's asset values were impacted by the COVID-19-related downturn in financial markets. While market conditions affect the Plan's funding status, District Council No. 16 has taken steps to increase employer contributions and improve funding. Your pension plan's investment portfolio is widely diversified to help it ride through tough market conditions like this and go on to prosper in better times.

**Contact the Fund Office with questions about your benefits. You can also request a *Pension Status Statement*. If you plan to retire soon, it's best to contact the Fund Office at least four months before your expected retirement date.**



## Options if Your Coverage Ends

**COBRA and Subsidized Self-pay Program (SSP)**—Active participants and dependents who lose coverage are entitled to continue coverage by purchasing COBRA benefits. Eligible individuals are sent an application by mail 60 days prior to loss of coverage and another application after loss of coverage. Your properly completed application must be received by the Fund Office within 60 days after your active coverage ends or you will **lose the right for you or your covered dependents to enroll**.

Active participants may also be eligible for a reduced COBRA premium called the Subsidized Self-pay Program (SSP).

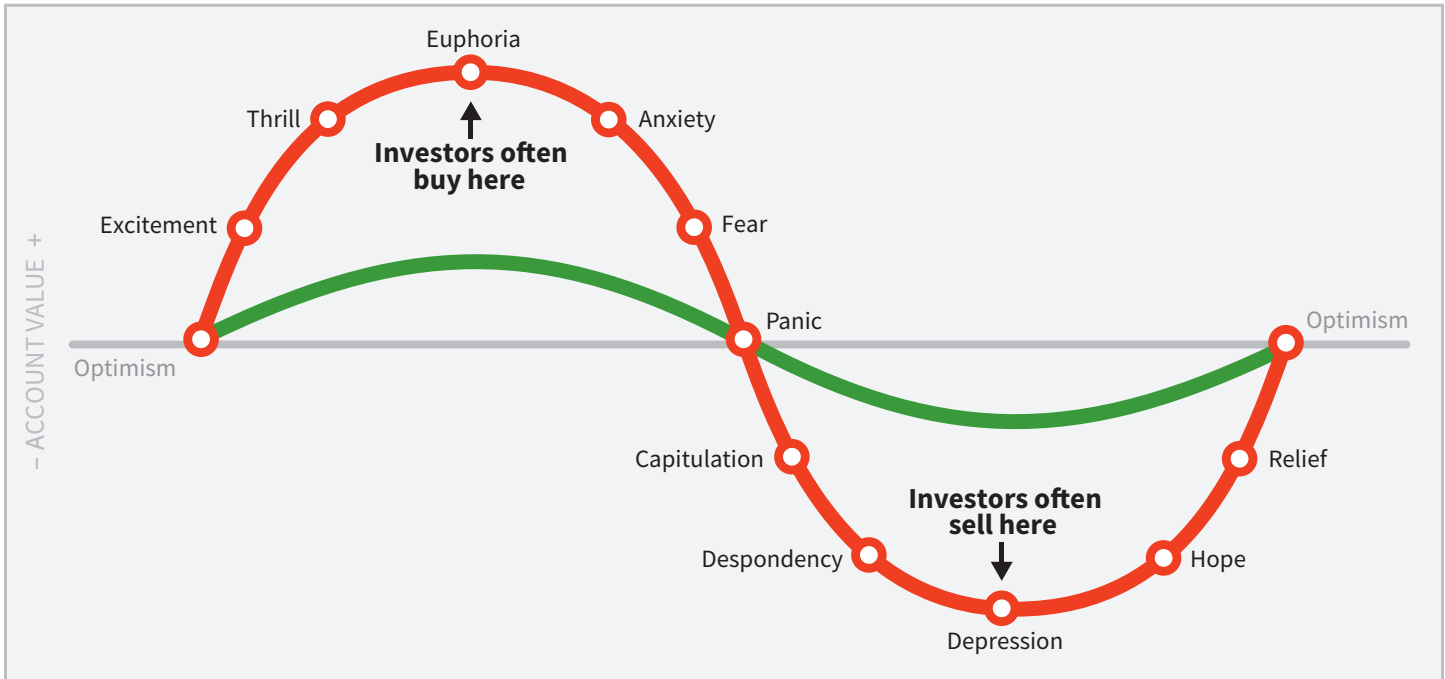
**Covered California**—Instead of COBRA, or after your COBRA benefits expire, you may be eligible to enroll in a Covered California Plan which may cost less and have different benefits.

**Emergency Sick Leave or Expanded FMLA Leave**—If you qualify for Emergency Sick Leave under the Families First Coronavirus Response Act (FFCRA) or regular or expanded Family Medical Leave Act (FMLA), your Employer must contribute to the Health & Welfare Fund to help continue your health coverage. You can find more information at [www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave](http://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave). Contact your Employer if you think these options apply to you.

**Remember to send address changes to the Fund Office so you'll always receive your statements and other important mail. Download and print a *Change of Address Form* at [www.scptac.org](http://www.scptac.org) or request a copy by contacting the Fund Office or your Local Union. If your address needs correction, email, fax or mail your completed form to the Fund Office.**

# FLATTEN THE INVESTMENT CURVE

Emotion can play a major role in investment decisions. This chart from John Hancock shows emotional responses that investors might experience during a typical market cycle, as their account values rise and fall.



The **red line** shows the emotional highs and lows experienced in a typical market cycle. A common mistake is to make decisions based on emotions—to buy when markets are “hot” and to sell when they go down. Such behavior can result in a setback to saving for retirement. Not acting on the emotions and riding out the market cycle may be the better strategy.

The **green line** shows how with a little knowledge and planning, emotions may be better managed. By staying focused on your long-term retirement goals, you may reduce the peaks and valleys of investing.

## Learn All You Can

A market downturn is not the time to sell your investments and take money from the Defined Contribution Fund if you can avoid it. Instead, now is a good time to receive free personalized recommendations from Morningstar® Retirement Manager<sup>SM</sup> at [mylife.jhrps.com](http://mylife.jhrps.com). You can also review and change your contribution amounts or investment choices at [mylife.jhrps.com](http://mylife.jhrps.com) or contact John Hancock at (800) 294-3575.

These simple strategies may help you cope with market uncertainty:

- Stay the course
- Keep contributing
- Invest for the long-term
- Diversify your portfolio



## RECENT BENEFIT UPDATES

The Board of Trustees made benefit updates listed below. Read your *Supplements* for more details. Keep them with your 2019 Summary Plan Description (SPD). Contact the Fund Office at (800) 595-7473 if you need copies.

**Health & Welfare Fund**  
Supplement #5: COVID-19 Testing

**Pensioners & Surviving Spouses Health Fund**  
Supplement #4: COVID-19 Testing

# Grilled Chicken and Veggie Kebabs

These colorful kebabs are easy to prepare ahead. The combination of tender, juicy chicken and crisp vegetables bursts with flavor when grilled with garlic and herbs. Vegan options include cherry tomatoes, mushrooms and eggplant.



## Ingredients (Serves 4)

- 1 each red and yellow bell pepper, chopped
- 1 red onion, chopped
- 2 zucchinis, sliced
- 3 tbsp avocado oil
- 2 tbsp Italian seasoning
- 1 lb. boneless chicken breasts, cut into bite-size pieces
- Pinch of sea salt and black pepper
- 1/2 tsp garlic powder

## Directions

1. Toss veggies with 2 tbsp oil and 1 tbsp Italian seasoning in small container.
2. Place chopped chicken breasts in separate container with remaining oil. Season with salt, pepper, garlic powder and remaining Italian seasoning. Mix well.
3. Place containers in refrigerator to marinate.
4. Soak wooden skewers in water for 20 to 30 minutes while ingredients marinate. Heat grill to high heat. Thread ingredients onto skewers
5. Turn heat down to medium. Coat grill with nonstick spray if needed. Place kebabs on grill.
6. Grill for 2 to 3 minutes, turn and repeat until chicken reaches minimal internal temperature of 165 F on an instant-read thermometer.
7. Serve with grilled corn and baby potatoes.

## YOUR PLAN CONTACTS



**Southern California Pipe Trades  
Administrative Corporation**

**Fund Office:** (800) 595-7473 or [info@scptac.org](mailto: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

Vision Service Plan (VSP): (800) 877-7195

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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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.

# Spotlight: Your Quarterly Statement

Your next Quarterly Statement will be mailed in August and shows certain amounts paid by your Employer from May through July (as reported to the Fund Office). Your statement also shows your projected eligibility under the Health & Welfare Fund based on contributions received through July.

This mock statement shows benefits earned by “John Smith” who worked 120 covered hours each month in the quarter shown. Your own numbers will be different. Refer to this example when your statement arrives in August.

**QUARTERLY STATEMENT**

This statement shows all hours and contributions related to the Southern California Pipe Trades Trust Funds during the period shown. If you worked for a contributing employer and no contributions are shown, you should forward copies of your check stubs for the months in question to the Trust Fund Office.

T 50099999 SS# 6789  
last four digits

**HEALTH & WELFARE ELIGIBILITY:**  
Your Eligibility Bank may give you eligibility through  
01/2021  
Eligibility may be verified by calling the Trust Fund Office at (213) 385-6181 or (800) 592-7473. Choose Option 2 for Member Services.

BEGINNING BALANCES FOR CONTRIBUTIONS RECEIVED FROM:								05/01/2020 - 07/31/2020	360.00	2136.00
Employer Code	Employer Name	Hours Worked Mo/Yr	Accounting Mo/Yr	Hours Worked	Health & Welfare Activity	Prorated Pension Hours	Vacation & Holiday Amount			
9999	ABC PLUMBING	04/20	05/20	120.00	847.20	120.00	427.20			
9999	ABC PLUMBING	05/20	06/20	120.00	847.20	120.00	427.20			
9999	ABC PLUMBING	06/20	07/20	120.00	847.20	120.00	427.20			
<b>NEW BALANCE</b>								720.00	3417.60	

**NOTES:**

Pension Credits As Of: 12/31/19 5.000  
Pension Credits Current Year: 0.500  
Pension Credits As Of: 06/30/20 5.500

Office hours are Monday, Tuesday, Wednesday and Friday, 8:00 a.m. to 4:00 p.m. and Thursday 8:00 a.m. to 6:00 p.m.

Here is John Smith's Medical ID number (T number) and the last four digits of his Social Security number. For security, you can refer to the confidential T number shown on your statement whenever you contact the Fund Office.

Based on his hours worked, John's eligibility under the Health & Welfare Fund is projected to run through January 2021.

In this example, John Smith earned 360 Prorated Pension Hours (120 each month).

Since he already earned 360 hours in the first quarter that count toward his Pension Credits, his new balance is 720.

This quarter, John's Employer contributed \$1,281.60 in Vacation & Holiday benefits, for a new ending balance of \$3,417.60.

John earned five Pension Credits for his covered hours as of December 31, 2019.

As of June 30, 2020, John's Pension Credits increased to 5.50. Once John's Prorated Pension Hours reach 1,260 this year, he will have earned one Pension Credit for a total of 6.00 Pension Credits. **Note:** Participants can only earn up to one Pension Credit per calendar year.

If he stays in covered employment and earns at least 10 Pension Credits, he can retire and begin receiving pension benefits as early as age 55. But his benefit will be reduced based on his age (under 65). If he earns 30 or more Pension Credits, he can retire at any age and receive his full benefit. The benefit accrual rate also goes up once he has 25 or more Pension Credits. See your *Summary Plan Description (SPD)* for information about all your benefits.

## WHAT YOU NEED TO KNOW

- The Retirement Fund's benefit formula uses your Prorated Pension Hours to determine your benefit amount. Pension Credits determine when you are eligible to retire and how your Prorated Pension Hours affect your monthly benefit. You earn Prorated Pension Hours and Pension Credits based on covered employment. Your Quarterly Statement shows how your Prorated Pension Hours and Pension Credits changed based on recent contributions. **Remember, your pension grows based on your covered hours. The more pension hours and years of covered work you have, the bigger your pension will be.**
- Your Quarterly Statement shows how much your Employer contributed toward your Health & Welfare coverage. It also shows Employer contributions to your Vacation & Holiday benefit. See page 2 for details about Interim Withdrawals from your available balance.
- Watch for a separate *HRA Statement* each quarter to see how your Health Reimbursement Arrangement (HRA) allowance changed based on recent contributions and other activity. Your HRA allowance may be used to reimburse (on a tax-free basis) qualified expenses for medical, dental, prescription drugs and vision benefits that are not covered by your Health & Welfare benefits or other insurance. See page 1 for details on what is covered and how to file a claim.



**Southern California Pipe Trades Administrative Corporation**

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**Important  
Information  
about Your  
Benefits**



# Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

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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 understand the value of your benefits so you can:

- Understand important changes to your benefits.
- Review key reminders and actions.
- Consider strategies to deal with market uncertainty.

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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