

Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Time for Better Health

Summer is a good time to take full advantage of your available benefits. This *Informer* issue highlights ways to maximize your benefits for personal and financial health.

Now's the time to check your health either at a doctor's office or through virtual visits over your mobile device or computer. Telemedicine visits described below are covered in the same way as in-person care with other network providers. Once you meet your Plan's annual deductible, these visits are free.

Schedule Doctor Visits

The easiest way to find out where to get in-network care is to register or log into your account at www.blueshieldca.com. Your health plan covers visits through:

- Your doctor, in-office or virtually, or
- Telemedicine visits through these network providers:
 - Doctor on Demand at www.doctorondemand.com or (800) 997-6196.
 - PlushCare at www.plushcare.com or (888) 370-4689.
 - Heal doctor's house calls (in certain areas) and telemedicine visits at www.heal.com or (844) 644-4325.
 - Nurse Help 24/7 for free telephone advice at (877) 304-0504.

See the checklist on page 2 to learn more about healthcare check-ups and preventive screenings.



Get vaccinated to join the fight against Covid-19. Visit covid19.ca.gov/vaccines or contact your doctor with questions.

Telemedicine Gets Better

Last year's stay-at-home orders and the closure of clinics and hospitals "forced a massive shift to video consults," says WSJ columnist Laura Landro. And, according to Healthcare IT News, nearly 90% of U.S. consumers who used telemedicine were satisfied with their experience. Seventy-five percent of respondents say they "are very likely or extremely likely to choose video visits again."

The benefits of virtual visits aren't confined to pandemics. All you need is a computer or mobile device with a webcam and internet connection. Telemedicine can help you address COVID-19 or flu symptoms, answer vaccine questions, prescribe or refill medications and provide advice on most medical conditions.

Keep in mind that telemedicine visits are not appropriate for serious conditions that require immediate attention. Call 9-1-1 or go to an emergency room or urgent care facility if you experience:

- Traumatic injury
- Chest pain or shortness of breath
- Vomiting or coughing blood
- Loss of consciousness
- Broken bones
- Severe burns



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.

YOUR HEALTH BENEFITS CHECKLIST

Preventive services can detect health problems early when treatment can work best.

Register online at blueshieldca.com

Download Blue Shield's mobile app for personalized access on the go. Use their Find-a-Doctor tool to search for network providers at blueshieldca.com/fad or the mobile app. Don't wait until you are sick or need emergency care.

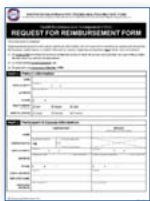


Annual exams and screenings

Schedule annual wellness visits for you and your covered dependents. Request lab tests, mammogram or PSA test, colorectal cancer and other relevant screenings. Your doctor will recommend the necessary tests based on each patient's needs.

Health Reimbursement Arrangement (HRA)

Use your HRA allowance to request reimbursement for eligible health expenses you or your covered dependents incurred that were not covered by your medical, prescription drug, dental or vision coverage—such as deductibles, copayments, premiums and certain non-covered expenses. Download and complete the *HRA Reimbursement Form* at www.scptac.org or contact the Fund Office or your local union for a copy.



Immunizations

Review vaccinations and schedule those needing updates.

Prescriptions

Review current medications and note any side effects to discuss. Refill ahead of travel.

Vision benefits*

A WellVision Exam® available through your Vision Service Plan (VSP) network doctor is the best way to ensure your eyes are healthy and determine if you need glasses or contacts. Chronic conditions such as diabetes, glaucoma and hypertension can be detected during this exam. Active Health participants may qualify for safety glasses needed for work.



Dental benefits*

Schedule preventive cleanings and x-rays. Your Plan's Delta Dental options offer two dental exams, three cleanings and three periodontal treatments per calendar year. The DeltaCare USA option provides a fourth periodontal treatment if needed. See page 3 to learn about Delta Dental's online portal.



*Pensioner Health participants eligible for benefit upon enrollment and payment of required premiums.

Welcome to Shield Support

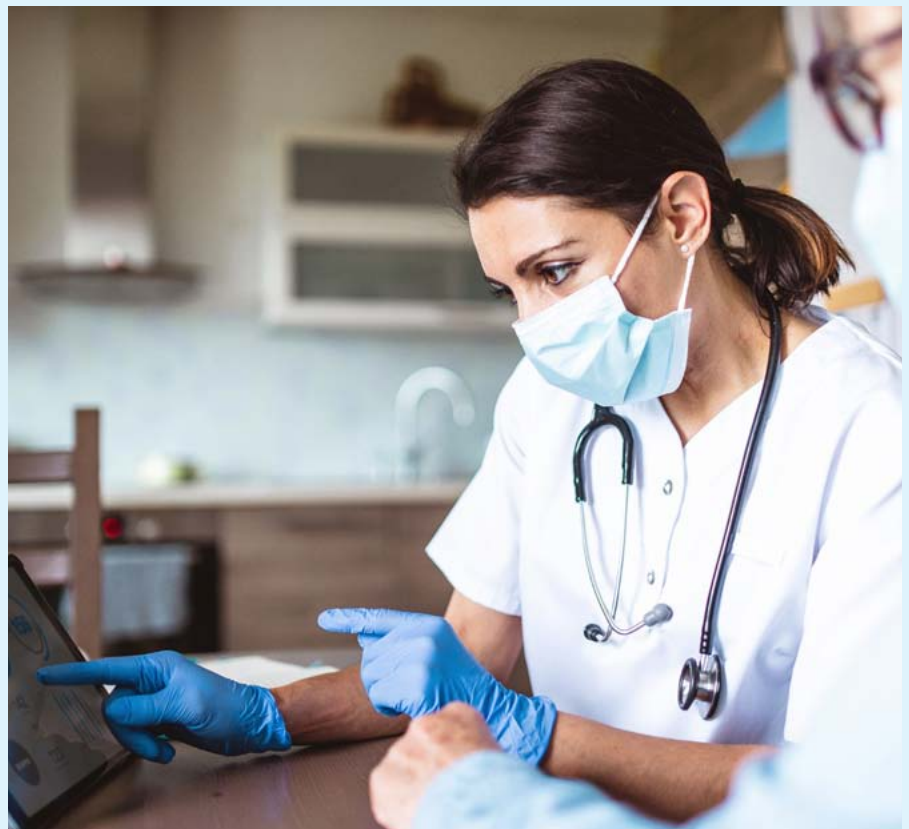
Would you like personalized support to help manage a medical condition?

Blue Shield's team of nurses, social workers and clinicians under the **Shield Support** program may be able to help. Your care manager acts as an advocate for you and your family by:

- Identifying available treatment options,
- Helping you address important healthcare decisions,
- Coordinating your care with your healthcare providers, and
- Researching additional resources, such as support groups and financial assistance.

Shield Support offers self-care resources (online, phone, print, in-person) tailored to each patient's needs. The program may also provide a biometric remote home monitoring device for certain conditions to patients who qualify.

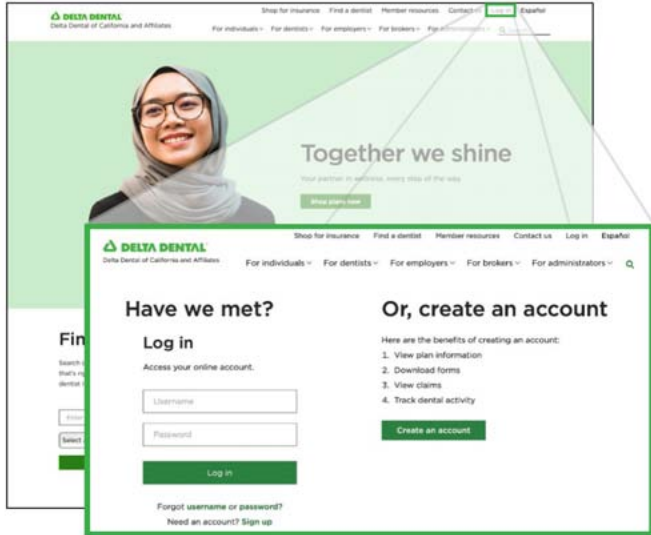
Outreach for this program is triggered by claims history. You can also self-refer by calling **(877) 455-6777**, Monday through Friday between 8:00 a.m. and 5:00 p.m.



Delta Dental's Online Portal

Stay connected in managing your oral health. Delta Dental's online portal helps you find a dentist, view your benefits, print an ID card, estimate costs and track your claims.

1. Visit www1.deltadentalins.com and click **Log in**.
2. Enter your login information or, if you don't have an account yet, click **Create an account**.

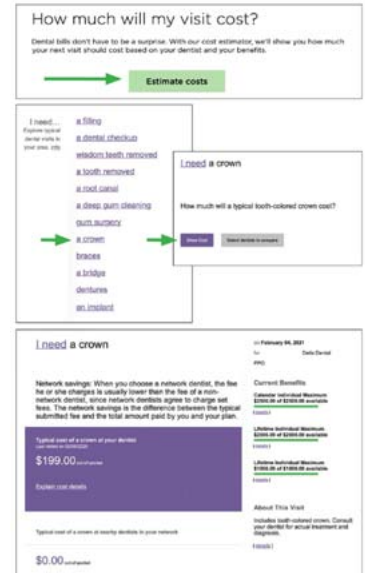


The Delta Dental PPO Option has a **Cost Estimator** tool to help you plan your dental procedure costs based on the dentist you select and available benefits.

1. Log into your Delta Dental PPO account.
2. Select **Plan ahead for a visit** and click **Estimate costs**.

The tool guides you through your estimate based on actual claims Delta Dental has processed.

The Cost Estimator takes into account your current available benefits, including deductibles, copayments and maximums. You can also find out if you'd save money by switching dentists—comparing up to five dentists at a time.



IMPORTANT REMINDERS

In-Person Appointments

The Fund Office has reopened for in-person visits. Due to our COVID-19 safety procedures, you must call or email to request an appointment. Walk-ins are not yet permitted.

**Southern California
Pipe Trades
Fund Office**

501 Shatto Place, Suite 500
Los Angeles, CA 90020

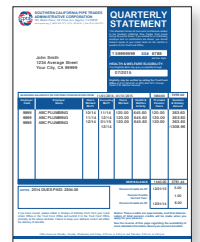
Phone: (800) 595-7473

Email: info@scptac.org



Review Your Recent Statements

Your *Quarterly Statement* mailed in May shows your activity under the Retirement Fund and Health & Welfare Fund (including the Vacation & Holiday benefit) for the past quarter. If you had a Health Reimbursement Arrangement (HRA) allowance, you also received a separate quarterly statement to show your available HRA balance. Download the *HRA Reimbursement Form* at www.scptac.org to submit expenses for reimbursement.



Moving Soon?

The only way to update your address with the Fund Office is by submitting a *Change of Address Form*. Download and print the form at www.scptac.com or ask the Fund Office or your local union for a copy. You may email, fax or mail your completed form to the Fund Office. Don't delay or you may miss important notices about your benefits.

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. Keep these updates with your *Summary Plan Description (SPD)*.

Health & Welfare Fund

Supplement #14: COBRA 100% Premium Assistance and the Subsidized Self-Pay Program

Supplement #15: Subsidized Self-pay Program Eligibility Rules

Supplement #16: Out-Of-Pocket Maximum

Supplement #17: Clarification of Covered Providers for Mental Health Services

Supplement #18: Establishing, Re-establishing, and Maintaining Eligibility

Pensioners & Surviving Spouses Health Fund

Supplement #9: New Eligibility Rules

Supplement #10: Out-Of-Pocket Maximum

Supplement #11: Clarification of Covered Providers for Mental Health Services

Retirement Fund

Supplement #3: Increase in Pension Benefit Accrual Rates

Sweet Potato Bean Burgers

Blend a nutritious yam with white beans, breadcrumbs and spices for a savory treat that even ardent meat lovers will enjoy. It's low in fat, high in fiber and loaded with vitamins and minerals.



Ingredients (Makes 4 burgers or 16 sliders)

¾ cup peeled, boiled sweet potato, cooked and mashed
15-ounce can of white beans, rinsed and drained
¾ cup breadcrumbs
¼ teaspoon ground ginger
¼ teaspoon garlic powder
4 tablespoons parsley
½ teaspoon turmeric
¼ teaspoon cayenne pepper
Salt and black pepper to taste
4 hamburger buns (or lettuce leaves)

Directions

1. Mix the mashed sweet potato and white beans in a food processor or blender.
2. Transfer mixture to a large bowl.
3. Add breadcrumbs, ginger, garlic powder, parsley, turmeric and cayenne. Mix ingredients together well. Adjust seasonings. Add salt and pepper to taste.
4. Form four patties about ½-inch thick. Refrigerate 15 minutes.
5. Spray a non-stick skillet with cooking spray and place over medium heat. Cook the burgers for 2 to 4 minutes per side until golden brown.
6. Transfer to buns or lettuce wraps. Add your favorite toppings.

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

Health & Welfare Fund

Doctor on Demand: (800) 997-6196

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, 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.

How Time Builds Financial Health

Time is your most powerful ally in building a retirement account. Starting or increasing your savings now is the best way to maximize your account's value.

Pre-tax 401(k)

You have the option to make pre-tax 401(k) contributions, which are taken out of your paycheck before federal and state income taxes (pre-tax). As a result, you will lower your taxable income and may find yourself in a lower tax bracket.

Your retirement savings grow tax-deferred, so your money and any earnings aren't taxed until withdrawn, ideally at retirement when your tax rate may be lower.

After-tax Roth 401(k)

You also have the option to make after-tax Roth 401(k) contributions, which are taxed at the time of contribution (after-tax).

Because income taxes have already been paid, neither your contributions nor the earnings on your contributions are taxed when withdrawn at retirement.



SMART PLANNING TO GET AHEAD

EARLY YEARS

- Enroll and take advantage of saving through your Defined Contribution account (even if you previously opted out). Simply complete the *Enrollment/Change/Opt-Out Form* available at www.scptac.org and give it to your employer. For additional details, see your *Summary Plan Description (SPD)*.
- Select the highest contribution rate you can live with today.
- Keep track of savings by registering for your secure online account at myplan.johnhancock.com. Make use of the helpful financial tools available.



MID-CAREER

- Revisit your contribution rate to help meet your retirement savings goals. Log into your online account at myplan.johnhancock.com.
- Review your online account and see if your investment mix has the right blend of risk and reward.
- Explore the Morningstar® Retirement Manager from John Hancock, a free tool providing personalized investment advice accessed through your online account.



Access Your Statements Online

Online statements are the most secure and convenient way to review your account details. You can view up to 24 months of **Defined Contribution Fund** statements including your transaction activity history. To access, simply log into your online account at myplan.johnhancock.com. Provide your email address and cell phone number to get statement notifications and stay informed about Plan and security updates.

Paper statements are no longer mailed to your address.

To request printed copies, contact John Hancock at **(833) 388-6466**. Representatives are available to answer your questions from 5:00 a.m. to 7:00 p.m. (Pacific time) on New York Stock Exchange business days.

PRE-RETIREMENT

- Save more. If you'll be age 50 or older by year-end, you can make extra catch-up contributions per IRS rules.
- Review your plan to ensure your savings are on track. Adjust your contributions or investment mix as needed. Find out when you may be required to take minimum distributions.
- Explore when you want to retire or start receiving Medicare or Social Security benefits. Visit medicare.gov or call **(800) 633-4227** for Medicare details. For Social Security details, visit www.socialsecurity.gov or call **(800) 772-1213**.
- Contact a retirement representative at the Fund Office for personalized help at **(800) 595-7473** or info@scptac.org.



Important
Information
About Your
Benefits



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A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

JUNE 2021 | VOLUME 30 | ISSUE 2

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 *Informer* explains how to maximize your benefits for personal and financial health, so you can:

- Catch up on healthcare visits,
- Check out Delta Dental's online portal,
- Take steps to improve retirement savings,
- 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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American Rescue Act Supports COBRA Payments

Impacted participants were recently sent notices regarding COBRA continuation coverage deadline extensions and premium assistance available due to the COVID-19 pandemic.

Deadline Extensions

The U.S. Department of Labor and the Department of the Treasury jointly issued regulations requiring group health plans to extend the time for individuals to elect COBRA continuation coverage as well as the due date for COBRA premium payments. As a result, the Health & Welfare Plan and Pensioners & Surviving Spouses Health Plan will extend deadlines for individuals to make COBRA elections and premium payments for approximately one year from the date of the original COBRA election notice or 60 days after the announced end of the COVID-19 national emergency, whichever is earlier.

Premium Assistance

The American Rescue Plan Act of 2021 (ARP) provides temporary premium assistance for COBRA continuation coverage. The

support is available to certain individuals who are eligible for COBRA continuation coverage due to a reduction in hours or an involuntary termination of employment. To determine if you qualify, you must submit a *Request for Treatment as an Assistance Eligible Individual*.

If you qualify for premium assistance, you need not pay any of the COBRA premium otherwise due from April 1, 2021 through September 30, 2021. If you continue your COBRA continuation coverage beyond that date, you will have to pay the full amount due. However, when your premium assistance ends, you may qualify for a special enrollment period to enroll in coverage through the Health Insurance Marketplace®.

If you believe you may be eligible for COBRA continuation coverage or temporary premium relief through the ARP, contact the Fund Office as soon as possible at **(800) 595-7473** or **info@scptac.org**.