

# Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

## Focus on Improved Health

Spring is a good time to catch up on your health and vision care resources. This issue of *Informer* helps you focus on how to access your preventive care benefits quickly for improved health.

### Don't Miss VSP Enrollment Deadline March 31

We are pleased to introduce Vision Service Plan (VSP) as our vision insurer effective May 1, 2020. See page two for a brief summary of VSP's benefits, copays and frequency restrictions.

**Eligible participants in the Health & Welfare Fund must enroll by returning a completed *Vision Benefit Enrollment Form* to the Fund Office by March 31, 2020. If you don't enroll by this deadline, you and your eligible dependents will not have vision coverage.** Once enrolled, your VSP vision coverage is effective May 1, 2020; re-enrollment is not required.

**Eligible participants in the Pensioners & Surviving Spouses Health Fund may elect to purchase coverage from Vision Service Plan (VSP) through automatic deductions by returning a completed *Vision Benefit Enrollment Form* to the Fund Office by March 31, 2020. If you don't enroll by this deadline, you and your eligible spouse will not be permitted to enroll until the next open enrollment period (scheduled for late 2020 for changes effective January 2021).**



Once enrolled, you may not terminate vision coverage until the next open enrollment period (mentioned in this section) effective January 1, 2021.

### HOW VSP COVERAGE COMPARES FOR ACTIVE PARTICIPANTS AND PENSIONERS

Benefit details and enrollment forms are different for the two health funds. Be sure to return the correct *Vision Benefit Enrollment Form* by the March 31, 2020 deadline. Contact the Fund Office with enrollment questions. Contact VSP with benefit questions at **(800) 877-7195** or **vsp.com**.

PLAN COMPARISON	Health & Welfare Fund	Pensioners & Surviving Spouses Health Fund
Current Vision Coverage?	<b>Ends May 1, 2020.</b> To begin VSP coverage, you must enroll by March 31.	<b>None.</b> To purchase VSP coverage, you must enroll by March 31.
New VSP Coverage?	<b>Begins May 1, 2020</b> (if completed enrollment form received by March 31, 2020 deadline).	<b>Begins May 1, 2020</b> (if completed enrollment form received by March 31, 2020 deadline).
Enrollment after March 31 Deadline?	<b>Yes, but</b> coverage would start at beginning of month after month when vision benefit enrollment form received by Fund Office.	<b>No.</b> Next chance for open enrollment will begin late 2020 for VSP coverage effective January 2021.
Monthly Premiums?	<b>None</b>	<b>Pensioner Only: \$4.76</b> <b>Pensioner/Spouse: \$9.54</b> Paid through automatic deductions.

**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.

# How VSP Coverage Works

VSP has the most extensive vision care network in the country, with more than 34,000 licensed opticians, ophthalmologists and optometrists. It's easy to check whether your current eye doctor or optometrist participates in the VSP network. Simply visit [vsp.com](http://vsp.com) or call **(800) 877-7195**.



Once you verify that you are enrolled for VSP coverage, make vision care appointments with network providers for you and your covered dependents. Your provider will collect any copays at your visit and bill VSP directly.

## Why Enroll Now?

Getting a VSP WellVision Exam® is the best way to ensure your eyes are healthy and determine if you need to order glasses or contacts.

Most vision problems are preventable. Vision care is not just for people who need glasses or contacts. Common eye problems—like cataracts, glaucoma or diabetic retinopathy—don't have early warning signs.

Need safety glasses for work? Active participants may qualify. See these and other special benefits listed below.

BENEFIT	COVERAGE DETAILS	WHAT YOU PAY IN-NETWORK
<b>WellVision Exam®</b>	Focuses on your eyes and overall wellness. <b>Every 12 months.</b>	\$20 copay
<b>Frames</b>	\$150 frame allowance. 20% savings on amount over allowance. \$80 Costco allowance. <b>Every 24 months.</b>	\$0 copay (Included in \$20 exam copay)
<b>Lenses</b>	Single vision, lined bifocal and lined trifocal. <b>Every 12 months.</b>	\$0 copay (Included in \$20 exam copay)
<b>Lens Enhancements</b>	Standard progressives. 20-25% savings on other lens enhancements. <b>Every 12 months.</b>	\$0 copay
<b>Contacts</b> (Instead of Glasses)	\$130 contact lens allowance. Contact lens exam. <b>Every 12 months.</b>	Up to \$60 copay
<b>Extra Savings</b>	Extra \$50 to spend on featured frames. 20% savings on additional glasses or sunglasses.	\$0
<b>VSP Diabetic Eyecare Plus Program<sup>SM</sup></b>	Retinal screening and services for diabetic-related eye disease, glaucoma and AMD. Limitations and coordination with medical coverage may apply.	\$20 copay
<b>Laser Vision Correction</b>	Average 15% off regular price or 5% off promotional price (discounts only from contracted facilities).	Contact VSP

**The following benefits only apply to participants and eligible dependents under the Health & Welfare Fund:**

<b>KidsCare</b> (Dependent Children Only)	Two eye exams covered <b>every 12 months.</b> Frames covered <b>every 12 months.</b> Additional lenses covered if prescription changes by minimum required.	\$20 copay
<b>ProTech Safety® Plan</b> (For Participant Only)	Safety frames in a range of materials. <b>Every 24 months.</b> Lenses <b>every 12 months.</b> Participant-only coverage.	\$0

**Note: Get the most from your coverage and greater savings with a VSP network doctor.** If you use out-of-network providers, your out-of-pocket costs may be higher. You would also pay in full at time of service and submit claims/receipts directly to VSP for reimbursement. **Call VSP for benefit details or to find an in-network provider at (800) 877-7195.**

# IMPORTANT REMINDERS

## Did you receive your new SPD?

The *2019 Summary Plan Description* (SPD) was mailed in December 2019 to addresses on file with the Fund Office.

This SPD describes benefits, rules and regulations under the six SCPT Funds. It replaces all past summaries. Refer to it often.

If you did not get your copy, contact the Fund Office at (800) 595-7473 or [info@scptac.org](mailto:info@scptac.org).



## How to submit prescription claims

When sending prescription claims for processing, you'll need a receipt or printout from a licensed pharmacy with all the following information:

- Patient's Name
- Name of Medication
- Prescription (Rx) Number
- National Drug Code (NDC) Number
- Date Filled
- Prescribing Doctor's Name
- Amount Paid
- Pharmacy Name, Address and Phone Number



Be sure to include ALL required information when sending your prescription claims to the Fund Office.

## Did you submit your HRA reimbursement claims?

Take advantage of your Health Reimbursement Arrangement (HRA) allowance. HRA can be used to reimburse you for out-of-pocket expenses you or your covered dependents pay after insurance has processed your claim—such as deductibles, coinsurance, copayments and non-covered expenses.

Download and print the *HRA Request for Reimbursement Form* at [www.scptac.org](http://www.scptac.org) or ask the Fund Office or your Local Union for a copy. Be sure to follow ALL the form's instructions carefully and enclose the required documents.

## Vacation and Holiday Payments are automatic

No forms are required. By default, you are enrolled to receive this benefit by check in December and April each year. But if you want to receive payments by direct deposit (ACH) or prefer to receive your balance by ACH at the beginning of each month for a fee—submit the appropriate election form to the Fund Office.



Download and print the forms you need at [www.scptac.org](http://www.scptac.org) or contact the Fund Office.

## Update Your Mailing Address

Update your address on file with the Fund Office by completing a *Change of Address Form* and submitting it to the Fund Office.

Download and print this 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 form to the Fund Office immediately.

## 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 #2: Re-establishing Eligibility**

**Supplement #3: Transitioning Employee Program**

**Supplement #4: New Vision Benefit**

### Southern California Pipe Trades Defined Contribution Fund

**Supplement #1: Change in How Fees Charged to  
Accounts to Cover Plan Expenses**

### Pensioners & Surviving Spouses Health Fund

**Supplement #1: Recalculation of Premium Score if  
Non-disability Pension Converted to Disability Pension**

**Supplement #2: Change in 2020 Monthly Premiums**

**Supplement #3: New Vision Benefit**

# Healthy Blueberry Smoothie

This antioxidant and vitamin-packed drink gives you a convenient way to add nutrients like fiber and calcium to your diet. The smoothie is packed with flavor, so you don't need to add sugary juices.



## Ingredients

1 cup blueberries  
1 cup almond milk  
½ cup almond yogurt (look for the lowest sugar version)  
2 tbsp chia seeds

## Directions

Just blend the ingredients until they reach the desired consistency and enjoy. **Options:** You can use regular milk and yogurt instead. Try adding ½ teaspoon of cinnamon or vanilla or a scoop of protein powder. Or blend in ½ avocado for a creamier texture without too strong of a flavor.

## Recipe Tips

Nutritionist Ann Louise Gittleman, PhD, author of 30 books including *The Fat Flush Cookbook*, says “the great thing about smoothies is that they’re not just for breakfast anymore. They make great snacks and even desserts.” She suggests you make two smoothies at a time and “put the extra in the refrigerator for later.” If so, you may want to add the chia seeds later, she says. They will thicken the mixture to a pudding-like consistency.

## 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.

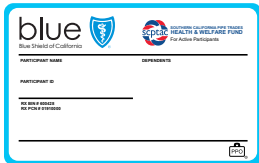
# Understanding Your Preventive Care Benefits

According to the U.S. Centers for Disease Control and Prevention (CDC), 7 out of 10 Americans die each year from chronic diseases, many of which are preventable. Preventive care visits help catch symptoms early enough to avoid or better control more serious problems.

## Seek preventive health care

Blue Shield of California participants “should see your doctor once every 12 months for preventive care so you build that connection and have a healthy baseline for your results,” says Tami Reid, clinical program manager for Blue Shield’s healthcare value solutions “Get your physicals, get your screenings and talk to the doctor about your family health history.”

Reid recommends that you get registered ahead of time for health care services (see our checklist to the right).



Always present your Blue Shield ID card before receiving services and verify that your provider is in the preferred network.



Your doctor can help you determine your current health status and detect early warning signs of more serious problems.

## YOUR PREVENTIVE CARE CHECKLIST

- Register online at [blueshieldca.com](https://blueshieldca.com).**  
Download Blue Shield’s mobile app for personalized access on the go.
- Log into your Blue Shield account.**  
Use their *Find-a-Doctor* tool to search for PPO providers at [blueshieldca.com/fad](https://blueshieldca.com/fad) or the mobile app.
- Schedule annual preventive exams for you and your dependents.**  
You don’t need to choose the same doctors for everyone. Just make sure they’re in Blue Shield’s preferred network.
- Contact Heal™ at (844) 644-4325 or through Heal’s mobile app.**  
Heal™ doctors can provide non-emergency care at your home or workplace for the same out-of-pocket costs as regular in-network office visits. Since Heal™ is only available in certain locations, find out if visits can be scheduled where you live or work.
- Call NurseHelp 24/7<sup>SM</sup> at (877) 304-0504.**  
A Blue Shield registered nurse can evaluate symptoms and recommend the right care for you or your dependents. A registered nurse gives you immediate health advice over the phone at no charge.
- Get familiar with PlushCare’s services at (888) 370-4689 and register on their booking page at [plushcare.com/profile/book](https://plushcare.com/profile/book).**  
PlushCare is a convenient way get a 15-minute consultation with a doctor by phone, computer or mobile app, for a fast diagnosis or prescription or to schedule a lab test. PlushCare doctors participate in the Blue Shield network so these telephone or on-screen visits are covered in the same way as regular in-network doctor visits.



**Southern California Pipe Trades Administrative Corporation**

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**Important  
Information  
about Your  
Benefits**



**Don't Miss the Vision  
Open Enrollment Deadline  
March 31, 2020!**

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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 benefits so you can:

- Enroll in VSP vision coverage by the **March 31 open enrollment deadline**
- Take advantage of preventive care for optimum health
- Review key 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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