

# Inform<sup>er</sup>

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

## Time for Smart Decisions

Fall is when days get shorter and family responsibilities are even more challenging. This issue of *Inform<sup>er</sup>* helps you focus on health, wellness and investment information to simplify your choices.

### Get Ready for Open Enrollment October 1 through November 30, 2020

If you participate in the Health & Welfare Fund, Open Enrollment is your chance to change your dental election only (explained below).

**Note:** If you participate in the Pensioners and Surviving Spouses Health Fund, Open Enrollment applies to both dental and vision elections (see page two).

#### Health & Welfare Fund: Dental Open Enrollment Only

Active participants may change existing dental coverage during Open Enrollment for changes effective January 1, 2021. If you don't respond, your current dental election will continue as is. You don't need to re-enroll. However, if you are eligible for dental coverage and *did not yet enroll*, you may do so at any time (see Dental Plan Reminder below).

**Making Dental Plan Changes**—If you want to change your dental election for next year, download a *Dental Enrollment Form* at [www.scptac.org](http://www.scptac.org) (available by October 1) or wait for a copy to arrive by mail. Send your completed form to the Fund Office before the November 30<sup>th</sup> deadline for changes beginning January 1, 2021. All changes will apply to you and any covered dependents in the 2021 calendar year.

**Dental Plan Reminder**—If you did not enroll for dental coverage when first eligible, you can enroll at any time. Download a *Dental Enrollment Form* at [www.scptac.org](http://www.scptac.org) or ask the Fund Office for a copy. Coverage begins the month following the date your properly completed form is received by the Fund Office.

#### Dental Plan Options for Active Participants

The easiest way to view current coverage and learn about your benefits is to visit [deltadentalins.com](http://deltadentalins.com). Once logged in, you can find network dentists, check claims and learn more about your current benefit option.

##### Delta Dental PPO—(800) 765-6003

With this option, you can use any dentist, but your out-of-pocket costs are lower when you choose a PPO network dentist. A \$50 per patient deductible (\$150 maximum per family) and \$1,800 benefit maximum apply per patient per calendar year. Orthodontia has a separate lifetime maximum of \$1,800 per patient.

##### DeltaCare USA (DHMO)—(800) 422-4234

With this option, all services and referrals must be provided by your assigned DeltaCare USA network dentist; otherwise benefits will not be paid. There are no calendar year deductibles or benefit maximums, including for orthodontia.



**Vision Plan Reminder**—Active participants who did not enroll in Vision Service Plan (VSP) coverage when first eligible may enroll at any time. Download a *Vision Enrollment Form* at [www.scptac.org](http://www.scptac.org) or ask the Fund Office for a copy. Vision coverage begins the month following the date your properly completed form is received by the Fund Office. Contact VSP with benefit questions at (800) 877-7195 or visit [vsp.com](http://vsp.com).

### Schedule Safe Health Care Visits

Many health care facilities are now open for non-emergency treatment. All take extra precautions to ensure patient safety. Schedule doctor visits and stay current on immunizations, preventive screenings and lab work.

The easiest way to find out where to get in-network health care is to register or log into your account at [www.blueshieldca.com](http://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](http://www.doctorondemand.com) or (800) 997-6196, or PlushCare at [www.plushcare.com](http://www.plushcare.com) or (888) 370-4689.
- Heal doctor's house calls (in certain areas) and telemedicine visits at [www.heal.com](http://www.heal.com) or (844) 644-4325.
- Nurse Help 24/7 for free advice at (877) 304-0504.

**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.

# Pensioners & Surviving Spouses Health Fund

## Dental and Vision Open Enrollment October 1 to November 30, 2020

Open Enrollment is the one chance each year for pensioners and surviving spouses to enroll or change dental and vision elections.

### Dental Open Enrollment

**Pensioner Health participants may enroll for dental benefits or modify existing elections during Open Enrollment.** Download a *Dental Enrollment Form* at [www.scptac.org](http://www.scptac.org) (available by October 1) or wait for a copy to arrive by mail. Send the completed form to the Fund Office before the November 30<sup>th</sup> deadline for changes effective January 1, 2021. All changes will apply to you and your covered spouse in the 2021 calendar year.

If you don't respond, your current dental election will stay the same for the coming year. You don't need to re-enroll. However, you may not enroll or modify coverage until the next Open Enrollment period in late fall 2021. You may, however, request to terminate coverage at any time.

The easiest way to view current coverage and learn about your benefits is to visit [deltadentalins.com](http://deltadentalins.com). Once logged in, you can find network dentists, check claims and learn more about your current benefit option.

#### **DELTACARE USA (DHMO) (800) 422-4234** **Monthly Benefit Premiums** (Paid through automatic deductions)

The **High Option** offers greater benefits for a higher monthly premium of **\$17.03** per pensioner or **\$33.99** for pensioner and spouse.

The **Medium Option** offers lesser benefits for a lower monthly premium of **\$11.70** per pensioner or **\$23.25** for pensioner and spouse.

### Vision Open Enrollment

**Did you enroll for vision benefits under the new Vision Service Plan (VSP) for pensioners and surviving spouses?** If so, you *don't need to re-enroll during Open Enrollment*. Your current coverage will continue for calendar year 2021.

But if you want to enroll, modify existing elections, or disenroll, you may *only* do so during Open Enrollment. Download a *Vision Enrollment Form* at [www.scptac.org](http://www.scptac.org) (available by October 1) or wait for a copy to arrive by mail. Send the completed form to the Fund Office before the November 30<sup>th</sup> deadline for changes effective January 1, 2021. All changes will apply to you and your covered spouse in the 2021 calendar year.

After the November 30<sup>th</sup> deadline, you may not modify or terminate vision coverage until the next Open Enrollment period in late fall 2021.

#### **Vision Service Plan (VSP) (800) 877-7195** **Monthly Benefit Premiums** (Paid through automatic deductions)

Pensioner Only: **\$4.76**

Pensioner/Spouse: **\$9.54**

Contact VSP with benefit questions or find a network provider at [vsp.com](http://vsp.com).

## PROTECTING YOUR HEALTH BENEFITS

You may be eligible for additional benefits described below if you become totally disabled due to illness or injury including COVID-19, or if your health coverage ends. Contact the Fund Office if you have questions or need help applying for coverage.

### Weekly Accident and Sickness Benefit

If you are totally disabled while under active coverage due to injury or illness, you may apply for the weekly accident and sickness benefit. If you qualify, disability benefits begin on the day of injury or eight calendar days after the start of the illness. For more information, see your *Health & Welfare Summary Plan Description* (SPD), page 43.

### Extended Coverage in Case of Total Disability

If you lose active coverage while you are totally disabled, benefits may be available, for that disabling condition only, for three months after the loss of coverage. For more information, see your *Health & Welfare SPD*, page 21.

### Plan Benefit—Subsidized Self-Pay (SSP)

If you lose active coverage and meet certain requirements—most notably being available for work, registered in your Local Union's Out-of-Work book, and not actively receiving disability benefits—you are eligible to receive Full COBRA coverage while only paying 50% of the standard premium for a maximum of six months. For more information, see your *Health & Welfare SPD*, page 20.

### Federal Benefit—Emergency Paid Sick Leave or Expanded FMLA Leave

If you qualify for Emergency Paid 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. For more information, visit <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>. Contact your Employer if you think emergency paid sick leave or expanded FMLA coverage applies to you.

### Plan Benefit—COBRA Continuation Coverage

If you lose coverage, you may continue coverage by paying for COBRA. For more information, see your *Health & Welfare SPD*, page 16.

### State Benefit—Covered California Plan

Instead of COBRA/SSP, or after these benefits expire, you may be eligible to enroll in a Covered California Plan. Covered California Plans may be less expensive and have different benefits than COBRA/SSP. For more information, visit [www.coveredca.com](http://www.coveredca.com).

# Telephone Shortcuts (800) 595-7473

The Fund Office is once again able to provide LIVE telephone customer service. These shortcuts can help you reach each department directly. (Wait until recording begins.)

Enter **1** for **Dial by Last Name** (Directory)

Enter **2** for **Member and Provider Services**

Enter **1** for **Member**

Enter **1** for **Southern California Pipe Trades Trust Funds**

Enter **1** for **Active and Pensioner Health**

Enter **2** for **Defined Contribution**

Enter **3** for **Defined Benefit/Pension**

Enter **4** for **Christmas Bonus**

Enter **5** for **Vacation & Holiday**

Enter **2** for **Inland Refrigeration Trust Funds**

Enter **3** for **Landscape Trust Funds**

Enter **2** for **Providers**

Enter **3** for **Employer Services**

Enter **4** to **Order Forms by Voicemail**

Enter **5** for **Address, Directions and Business Hours**

Enter **0** to **Speak to the Operator**  
(Available in most menus)

## IMPORTANT REMINDERS

### Physical Therapy Benefits

Remember that all physical therapy services require a doctor's prescription. Send a copy to the Fund Office to avoid delays in processing these claims.

### Vacation & Holiday Benefits

Effective September 1, 2020, all Vacation & Holiday benefits will be paid through the Health & Welfare Fund. By merging both Funds, some administrative costs will be shared, providing an opportunity for enhanced Vacation & Holiday benefits. You'll notice no changes in how your benefits are earned or paid.

### Update Your Beneficiary Designations

Beneficiary designations take effect immediately after death and override a will. If you do not name a beneficiary, the Plan will determine your default beneficiary, generally in the following order: Spouse, children, parents, siblings.

It's easy to name, update or change beneficiary information. Simply complete and sign the *Beneficiary Form* and send it to the Fund Office so it's received before your death. Download the form at [www.scptac.org](http://www.scptac.org) and contact the Fund Office with questions.

### Questions?

#### Contact the Fund Office

Phone: (800) 595-7473

Email: [info@scptac.org](mailto:info@scptac.org)

Visit us at:

501 Shatto Place, Suite 500  
Los Angeles, CA 90020

Website: [www.scptac.org](http://www.scptac.org)



## 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 #6: Merger of the Vacation & Holiday Fund into the Health & Welfare Fund**

**Supplement #7: Changes in Contribution Rates**

**Supplement #8: Establishing, Re-Establishing and Maintaining Eligibility**

**Supplement #9: Hospital Services for Dental Procedures**

### Retirement Fund

**Supplement #2: Changes in Contribution Rates**

### Pensioners & Surviving Spouses Health Fund

**Supplement #5: Carry Over Deductible Elimination**

### Vacation & Holiday Fund

**Supplement #1: Merger of the Vacation & Holiday Fund into the Health & Welfare Fund**

### Defined Contribution Fund

**Supplement #2: Hardship Distribution for FEMA-Declared Disasters and Suspension of Minimum Required Distributions for 2020**

**Supplement #3: Distribution for the Birth or Adoption of a Child**

# Healthy Banana “Ice Cream”

This creamy treat is made with just one ingredient—and no ice cream maker needed.



## Ingredients (Serves 2)

Two overripe bananas  
Optional toppings or banana slices

## Directions

Peel bananas and slice into small pieces. Separate onto parchment paper and put into a freezer-safe container. Freeze for two hours or overnight. Once frozen, place the bananas into a food processor or blender and pulse for a few minutes until creamy. As the last bits smooth out, the texture shifts from blended banana to soft-serve ice cream (thanks to the high pectin content). Transfer back into the container and freeze until solid.

Once you try the “original” flavor, experiment with healthy mix-ins like cinnamon, chopped nuts, almond butter, dried coconut or dark chocolate shavings. Add these after the bananas are smooth and pulse longer.

## YOUR PLAN CONTACTS



**Southern California Pipe Trades  
Administrative Corporation**

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

**Note:** See page 3 for telephone shortcuts

### 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

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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.

# Take Control of Your Retirement Planning

The National Endowment for Financial Education reports that most Americans (88%) are feeling financial stress brought on by the coronavirus pandemic. In tough times like these, it's more important than ever to get involved in your retirement planning.

The Southern California Pipe Trades Defined Contribution Fund was set up to provide retirement savings in addition to traditional pension benefits from your Retirement Fund and social security income. All account contributions and any income earned are always 100% vested.

**Do you know how your account is invested?** The Defined Contribution Fund has 23 investment options selected by the Plan Trustees and administered by John Hancock, the Fund's recordkeeper. If you have not yet chosen investment options, your account is invested in a retirement target date (default) option based on the year closest to your 65th birthday.

Only you can select the best investment options for you based on your retirement goals. It's easy to review and change your contribution amounts or investment choices at [myplan.johnhancock.com](http://myplan.johnhancock.com) or by calling (833) 388-6466.

## Get Online Today

Whether you're registering for the first time, or need a refresher, here's how to access your account at any time.

Go to [myplan.johnhancock.com](http://myplan.johnhancock.com)

1. Click **Register Now**, follow the prompts and click **Continue**.
2. Create your username and password. Complete your profile and you're registered.
3. Use your username and password to **log into your account** from your computer or smart phone.
4. Follow links to manage your account quickly and easily, and access interactive tools, videos and online resources.

## When markets are down, consider staying the course

*When markets decline, remaining invested—instead of switching into fixed income—has often been a good strategy for long-term investors. Consult with a John Hancock representative for free, objective investment support based on your questions, risk tolerance and other factors.*

One strategy over the long term is to stay invested. Eliminate the emotional decision-making and resist any temptation to sell at a loss.

Here's an example from John Hancock based on the most recent bear market in 2008. At market bottom, an investor had two choices. The first was to remain invested in the markets. The second was to sell equities and purchase fixed-rate investments.

Assume two investors had **\$100,000** invested at the market peak on October 9, 2007. After the market fell on March 9, 2009, their investments would have been worth **\$44,749**.

**Investor A** stayed calm and remained fully invested through the ups and downs. Five years after the market fell, the investment recovered and was worth **\$138,176**.

**Investor B** became concerned and moved money into fixed income, thinking that would be safer. Five years after the market fell, the investment recovered only 9.70% of its loss.

Market ups and downs are nothing new. They have always been part of investment cycles. The most recent bear market—the 2008 financial crisis—lasted two years. But it took only three years to recover. Sometimes markets take longer. Yet throughout history, they have always rebounded.

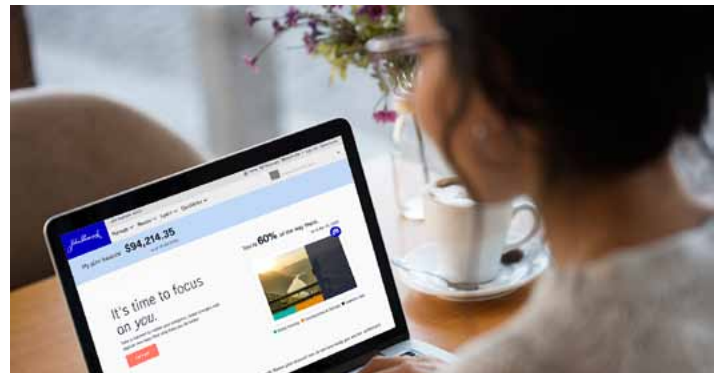
## One-on-One Support

Call **833-38-UNION** or **(833) 388-6466**

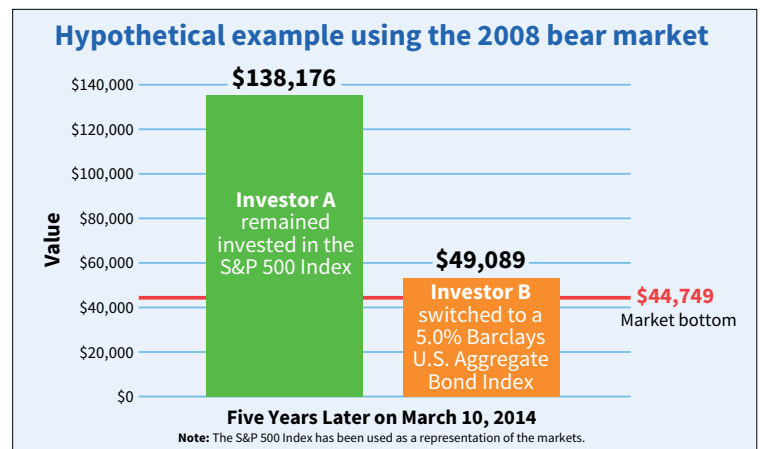
Talk to a John Hancock representative from 5:00 a.m. to 7:00 p.m. (PST) except holidays. Or leave a secure Automatic Voice Response message at any time. John Hancock also offers free, objective investment advice in partnership with Morningstar Investment Management LLC, a registered investment advisor.

## Account Statements

John Hancock sends you a statement each quarter (if you have a current balance and mailing address on file). Watch for your next statement (to be mailed in October) for account details as of September 30. View or download your Defined Contribution Fund statements at [myplan.johnhancock.com](http://myplan.johnhancock.com) or request a copy by calling **(833) 388-6466**.



Once logged in, your personalized home page shows the progress you're making toward your retirement income goal.



Hypothetical example for illustrative purposes only. Source: Morningstar Inc. S&P 500 TR. Indexes are unmanaged and cannot be invested in directly. You should always keep in mind that you can't count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance.



**Southern California Pipe Trades Administrative Corporation**  
501 Shatto Place, Suite 500, Los Angeles, CA 90020

Open  
Enrollment  
Coming  
Soon



# 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 *Informer* helps you focus on health, wellness and investment decisions so you can:

- Make Open Enrollment changes you need.
- Schedule safe health and wellness visits.
- Review key reminders and actions.
- Get more involved with your retirement savings.

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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