

# Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

## Plan Ahead, Get Ahead

Fall is when many people challenge themselves to plan ahead and be more productive. This issue of the *Informer* focuses on planning how to best utilize your benefits—and how to save time and money in the process.

### Tips to lower out-of-pocket health costs

#### Choose PPO network providers and save money

It pays to make sure you choose doctors, hospitals, labs and other providers that participate in the Blue Shield of California PPO network.

Your share of costs using PPO network providers are lower than those charged by non-network providers. See your *Summary Plan Description* for details.

Search for PPO providers at [www.blueshieldca.com/fad](http://www.blueshieldca.com/fad) or by using the Blue Shield of California mobile app. If you haven't downloaded it yet, search for *Blue Shield of California* in the app store on your smart phone.

#### Bring the doctor to you

Don't have time to get to the doctor's office? With Heal™, you can request a visit for urgent, primary, pediatric and preventive care for you and your eligible dependents in the privacy of your home. Heal doctor visits may be scheduled seven days a week from 8:00 a.m. to 8:00 p.m. To learn how, call (844) 644-4325 or visit [www.heal.com](http://www.heal.com). **Note:** Heal visits are not available at all locations.

#### Go to the ER only for emergencies

Half of all emergency room spending is for non-emergency cases like headaches, back pain or other conditions that could be treated more effectively somewhere else. If it's not an emergency, look for the nearest PPO network urgent care center. Your out-of-pocket costs will be more affordable.



#### The nurse helpline saves time and money

A registered nurse can evaluate your symptoms and recommend care when you call NurseHelp 24/7<sup>SM</sup> at (877) 304-0504. This costs less and is more convenient than spending hours in a hospital waiting room.

#### Talk to a doctor for free with Teladoc

Visit with a doctor by phone or video 24/7 by calling Teladoc at (800) Teladoc (835-2362), downloading Teladoc's mobile app or visiting [www.teladoc.com](http://www.teladoc.com).

**Note:** The Board of Trustees waived the \$40 Teladoc consultation fee through December 31, 2019.

# Other Ways to Save Time and Money

## Use preventive dental care

Regular dental checkups can prevent more expensive problems later. Your dental plan options have low or no out-of-pocket costs for routine preventive care—including cleanings, oral exams and many basic services. Contact Delta Dental or review your *Summary Plan Description* for details.



Eligible members can register online at [www.deltadentalins.com](http://www.deltadentalins.com) and download the Delta Dental mobile app.

## Save on prescription drugs

Ask about generic drugs. They cost less yet provide the same clinical benefits as brand-name versions. Choosing generic drugs may make your out-of-pocket costs even lower.

It pays to compare drug prices from different pharmacies. You can also save money by requesting a 90-day supply of prescription drugs, especially through mail-order options.



## Your Health Reimbursement Arrangement (HRA) pays you back

Have you checked your quarterly *HRA Statement*? An HRA allowance may be used to reimburse (on a tax-free basis) your qualified health expenses that are not covered by health insurance. For example, HRA allowances may be used to reimburse you for health deductibles, co-payments, premiums and certain non-covered expenses. Refer to the *IRS Publication 502* (at [www.irs.gov](http://www.irs.gov)) for more examples.

HRA requests can be submitted for qualified health expenses within 60 months from the date when they were incurred. You can submit a request for any amount; there is no minimum.

To request a reimbursement, complete an *HRA Reimbursement Form* and attach the necessary supporting documentation. You can request this form from the Fund Office by calling (800) 595-7473 or visiting [www.scptac.org](http://www.scptac.org).

### 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

## 2019 BENEFIT UPDATES

Effective July 1, 2019, the Board of Trustees made several benefit updates summarized below. Read your *Supplements* for more details. Contact the Fund Office at (800) 595-7473 if you need copies.

### Health & Welfare Fund Supplement #31: Benefit & Process Improvements

Facility fees for clinic, treatment room and urgent care visits are now covered.

Deadline to file Health Reimbursement Arrangement (HRA) claims has been extended to 60 months (5 years) from the date of service.

Dependents may now be disenrolled.

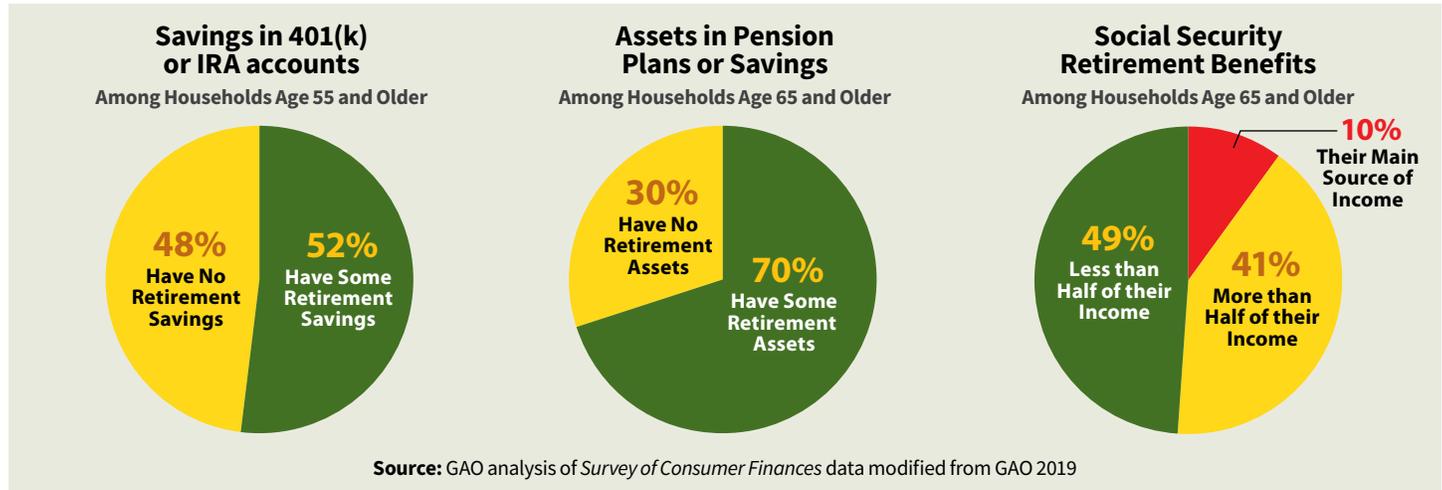
### Pensioners & Surviving Spouses Health Fund Supplement #28: Facility Fees for Clinic, Treatment Room and Urgent Care visits

Facility fees for clinic, treatment room and urgent care visits are now covered.

# How to Plan for a Secure Future

## Facts to Consider

A recent study by the U.S. Government Accountability Office found that about half of households age 55 and older have no retirement savings, such as in a defined contribution 401(k) plan or an IRA account. Further, many older households without any retirement savings have few income sources, such as assets in a defined benefit pension plan or other savings, to draw upon in retirement. Social Security provides most of the income for about half of households age 65 and older (see figures below).



## What You Can Do

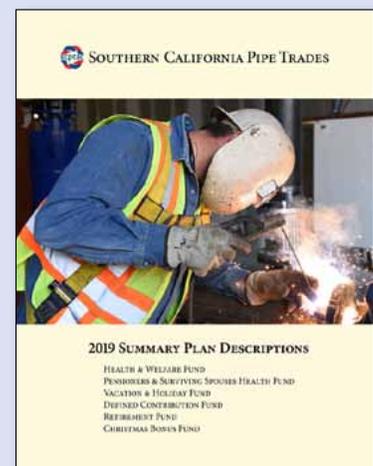
*Are you on track for a secure retirement? Even if retirement seems far away, now's the time to set goals and stick to them.*

- Think about enrolling in or increasing contributions to your 401(k) account. Contact the Fund Office at (800) 595-7473 for details. The more you save, the greater rewards you'll enjoy thanks to the effects of compounding investment returns. Since taxes on earnings in your Defined Contribution Fund account are deferred or eliminated, the effect on investment returns is substantially increased. You earn income on amounts that the government would take from a taxable investment account.
- Review your current 401(k) investment elections and get free personalized investment recommendations from a Morningstar Retirement Manager through John Hancock's website. Access your account online at [mylife.jhrps.com](http://mylife.jhrps.com) or by calling John Hancock at (800) 294-3575 or the Fund Office at (800) 595-7473. The Fund offers a variety of quality investment options that let you diversify your portfolio as you see fit.
- Keep working. The longer you stay in covered employment, the longer your pension and 401(k) benefits can add up.

## WATCH YOUR MAILBOX

Your new *2019 Summary Plan Description* is the best source to learn about your benefits. An updated copy will soon be mailed to all active and retired participants with a correct address on file. Keep it in a safe place so you can refer to it often.

**Make sure we have your correct address.** To update your address, complete a *Change of Address Form*. You can request one from the Fund Office by calling (800) 595-7473 or visiting [www.scptac.org](http://www.scptac.org). You can e-mail, mail, fax or bring your *Change of Address Form* directly to the Fund Office or your Local Union. Don't delay or you might miss this mailing or other important updates.



# Easy Salmon Vegetable Packets

Flaky and flavorful, the salmon is roasted with spices and veggies. It's packed with protein, calcium and phosphorus for sustained energy, strong bones and teeth. You can switch salmon for cod or similar fish.

## Ingredients

- 4 skinless salmon fillets (6–8 oz each)
- 1 lb. assorted vegetables, such as broccoli, asparagus and carrots
- 2 tbsp olive oil
- 2 tsp kosher salt
- 1/2 tsp ground black pepper
- 1/2 tsp paprika
- 2 cloves chopped garlic (or 1/3 tsp garlic powder)
- 1/2 tsp sesame seeds
- 4 pieces of aluminum foil or parchment paper

## Directions

1. Preheat oven to 450° F.
2. Wash and cut vegetables. Prepare four foil or parchment pieces (about 12 inches square). Place a quarter of the vegetables into each square.



3. Mix 1 tsp salt, 1/4 tsp pepper and 1 tbsp olive oil in a small bowl. Pour evenly across all four piles of vegetables.
4. Place one piece of salmon on each pile.
5. Season salmon with remaining salt and pepper, paprika and garlic. Drizzle with olive oil and sprinkle with sesame seeds.
6. Fold vegetables and salmon into packets.
7. Place on baking sheet. Bake for 15 to 20 minutes. Salmon is cooked when flaky and opaque.
8. Serve with a side salad or steamed rice.

## IMPORTANT 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

**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, 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.

# Your Retirement Checklist

The Southern California Pipe Trades retirement plans can provide your greatest assets after a long career. Here's how to plan for a secure retirement—even when you're young.

## Review your quarterly statement issued by the Fund Office.

Financial experts say you'll need at least 75% of your pre-retirement income to maintain your standard of living at retirement. Hours worked, prorated pension hours and pension credits are listed. Are you on track to achieve the retirement income you'll need? Or do your estimates fall short? You may need to work longer, budget more carefully or add to your personal savings.

## Look over your quarterly statement issued by John Hancock.

Consider increasing your 401(k) contributions. Adding just 2% (only 50 cents an hour based on a \$50,000 annual salary), would double\* the total available over a 20-year period. Contact the Fund Office at (800) 595-7473 to learn more. Think about contributing an even higher percentage (within allowable IRS limits) to give your retirement account a boost. In 2019, you can invest up to \$19,000 in your 401(k). Participants ages 50 and older can contribute \$6,000 extra as catch-up contributions.

\*This projection assumes that retirement savings would increase from \$35,000 to \$70,000 over a 20-year period by adding 2% more in pre-tax contributions that would achieve a 5% rate of return, net of fees, with no withdrawals.

## Get the facts on Social Security.

Social Security provides important benefits when you retire (or upon disability or death). These amounts usually replace 20% to 40% of your pre-retirement income. To better understand your Social Security benefits, call the Social Security Administration at (800) 772-1213 and ask for a free *Personal Earnings and Benefits Estimate Statement (Form SSA-7004)*. They'll send you a breakdown of amounts credited on your behalf. Your statement will also estimate your future Social Security retirement benefits.

## Make sure your beneficiary designations are up to date.

You can request a *Beneficiary Form* from the Fund Office by calling (800) 595-7473 or visiting [www.scptac.org](http://www.scptac.org).

## How Increased 401(k) Contributions Can Add Up at Retirement

Your account balance at age 65 if you start contributing <b>50 cents more</b> per hour now					
Hourly Contribution	Age	Total Contribution Through Age 65	Assumed Annual Rate of Return		
			4%	6%	8%
<b>50¢</b>	50	\$15,600	\$21,374	\$25,297	\$30,156
	40	\$26,000	\$44,671	\$60,340	\$83,037
	30	\$36,400	\$79,427	\$124,189	\$200,715
	20	\$46,800	\$131,275	\$240,525	\$462,589
			Account Balance at Age 65		

**Assumptions:** You work 40 hours each week for 52 weeks per year. You keep your contributions invested through your tax-deferred 401(k) plan account with no withdrawals or loans. Balances are calculated at 4%, 6% and 8% returns, net of fees, compounded daily. Contributions continue until age 65. These are only rough estimates. They do not take into account market conditions that may affect the value of your investments or income tax withholdings. These illustrations are not meant as investment advice. For more information, consult a financial advisor.



**Southern California Pipe Trades Administrative Corporation**

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**Important  
Information  
about Your  
Benefits**



Check out our website at  
[www.scptac.org](http://www.scptac.org).

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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:

- **Plan ahead** with smart health care decisions
- **Get ahead** by taking advantage of your HRA
- **Stay ahead** through proactive retirement planning

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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