

Southern California Pipe Trades Trust Funds Managing Contribution Benefits



Administered by:



Southern California
Pipe Trades
Administrative
Corporation

www.scptac.org

A GUIDE FOR EMPLOYERS

Revised: December 2019

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Introduction

To Employers contributing to the Southern California Pipe Trades Trust Funds:

We are pleased to provide you with an introduction to how to manage your contributions due under the Collective Bargaining Agreement between you and Southern California Pipe Trades District Council No. 16.

This booklet will help you understand how your Contributions are distributed to various entities to provide your employees and their families with important benefits and to support our industry. This booklet also contains a summary of benefits provided through the Southern California Pipe Trades Administrative Corporation (SCPTAC).

You will also learn how to accurately prepare and submit Employer Contribution Reports and make payments due to SCPTAC.

Sincerely,

Southern California Pipe Trades Administrative Corporation



Southern California Pipe Trades Administrative Corporation (SCPTAC)
 SCPTAC or the Fund Office, administers benefits under the terms of the Collective Bargaining Agreement and the direction of the Board of Trustees.

HOW IT WORKS



<p>SCPT Board of Trustees Representatives from the Local Unions and Employers governing the following Funds: (1) SCPT Retirement Fund; (2) SCPT Health & Welfare Fund; (3) SCPT Pensioners & Surviving Spouses Health Fund; (4) SCPT Vacation & Holiday Fund; (5) SCPT Defined Contribution Fund; (6) SCPT Christmas Bonus Fund</p>	<p>Piping Industry Progress Education & Trust Fund (PIPE) A Labor-Management cooperation committee and trust fund for the unionized plumbing, piping and HVACR industries in Southern California. Employers make contributions for every hour worked by the Employees and remit the contributions to SCPT monthly.</p>	<p>Plumbers & Pipefitters National Pension Fund (NPF) Contributions due to the NPF are also collected by SCPTAC. The NPF provides retirement benefits that are paid for by Employers who make contributions on behalf of their employees on a per-hour basis. For more detailed information refer to the NPF website at www.ppnpf.org</p>	<p>Training The Apprentice and Journeyman Training Trust Fund and the Joing Journeyman and Apprentice Training Center provide training in the installation, service, repair and maintenance in a wide range of industrial and residential environments. Employers make contributions for every hour worked by the employees and remit the contributions to SCPT monthly.</p>	<p>Other Entities Contributions are also collected to fund the associations that represent Employers for Union dues, and other entities.</p>
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Provides Benefits, Training and Industry Advancement



LABOR

DISTRICT COUNCIL#16

Organization that governs Southern California for the United Association of Journeyman and Apprentices of the Plumbing and Pipefitting Industry of the US and Canada (AFL-CIO), also known as the U.A. Consist of Local #78, #114, #230, #250, #345, #364, #398, #403, #460, #484, #582 & #761



Collective Bargaining Agreement

MANAGEMENT

CPMCA, ARCA/MCA, MSCSD or Independent

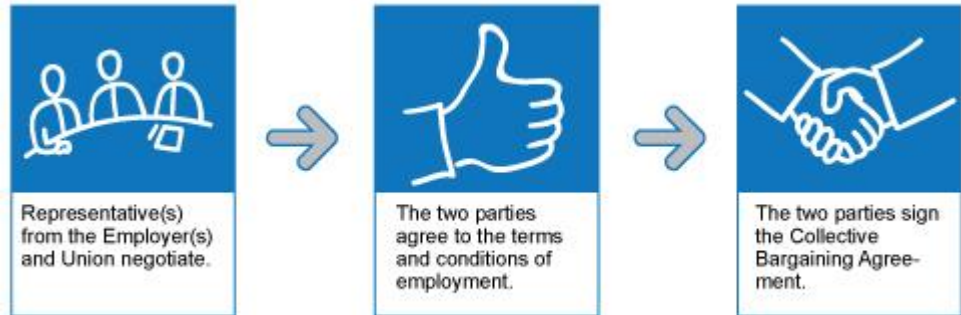
Most Employers are represented by an employer organization such as CPMCA, MSCSD or ARCA/MCA.

Southern California Pipe Trades Administrative Corporation

Collective Bargaining Agreement

A labor contract between employer(s) and a union that results from the process of negotiation between representatives of the union and an employer or employer organization regarding terms and conditions of employment such as wages, benefits and working conditions.

The Southern California Pipe Trades Administrative Corporation (“SCPTAC” or the “Fund Office”), administers benefits for your Employees under the terms of a collective bargaining agreement between Employers and District Council No. 16 of the United Association of Journeyman and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada, AFL-CIO.



As a result of signing a Collective Bargaining Agreement, Employers agree to provide benefits to covered employees by making contributions to various entities through SCPTAC.

WHAT IS DISTRICT COUNCIL No. 16?

District Council No. 16 is a part of the United Association of Journeyman and Apprentices of the Plumbing and Pipefitting Industry of the United States and Canada, AFL-CIO (UA) and is composed of Local unions in Southern California.

The United Association (UA) local unions affiliated with District Council No. 16 are Locals 78, 114, 230, 250, 345, 364, 398, 403, 460, 484, 582 and 761. Employees' union dues are included in the contributions sent to the SCPTAC. The Employer must deduct the proper dues amount from pay and remit it to the SCPTAC with the monthly contribution reporting.

THEN ... WHAT IS THE U.A.?



The United Association of Journeymen and Apprentices of the Plumbing and Pipefitting Industry of the United States and Canada is a multi-craft union whose members are engaged in the fabrication, installation and servicing of piping systems.

Types of Agreements

When we refer to “Agreement” or “Master Agreement”, we mean a Collective Bargaining Agreement between a party representing the Employer and a Union representing the Employee. There are a number of different agreements that may require payments through SCPTAC.

EMPLOYER ASSOCIATIONS

CPMCA

California Plumbing and
Mechanical Contractors
Association

CPMCA Agreement

Agreement between the California Plumbing and Mechanical Contractors Association and District Council No. 16.

ARCA/MCA Agreement

Agreement between the Air-conditioning, Refrigeration and Mechanical Contractors Association of Southern California and District Council No. 16.

MSCSD

Agreement between the Mechanical Service Contractors of San Diego and District Council No. 16.

ARCA/MCA

Air-conditioning,
Refrigeration and
Mechanical Contractors
Association of Southern
California

Independent Agreement

Agreement between an unaffiliated employer and District Council # 16.

Project Agreements

Agreement limited to a single project for example, a particular school or hospital project.

MSCSD

Mechanical Service
Contractors of San Diego

National Agreements

Agreements effective nationwide between an employer or employer association and the United Association.

Benefits & Contributions

Employers provide benefits to their Employees by making contributions to some or all of the following Funds:

SCPT Health & Welfare Fund (Active Plan)

Making contributions to the Southern California Pipe Trades Health & Welfare Fund enables an Employee to become a Participant under a Plan that provides medical, dental, vision, accident and sickness, and accidental death and dismemberment benefits.

Employees become eligible to participate and maintain eligibility in the Plan based on the amount credited to their Eligibility Bank by Employer contributions to the Plan.

Employees and their Eligible Dependents will be covered under the Plan beginning the first day of the second month following the month in which the Participant's Eligibility Bank is first credited with an amount generally equivalent to 260 hours of work.

Contributions are applied to the month worked, not the month the contribution is received by the Fund Office. Coverage may be delayed or applied retroactively if contributions are not received when due.

The Health & Welfare Fund (Active Plan) meets the Affordable Care Act's "minimum value" standard so neither the "Individual Mandate" penalty nor the "Employer Mandate" penalty applies.

For more information about the Health & Welfare Plan, please refer to the SCPT Health & Welfare Fund Summary Plan Description at www.scptac.org.

HEALTH & WELFARE ELIGIBILITY

If contributions generally equivalent to 260 hours of work are credited to the Eligibility Bank within 24 consecutive months, then eligibility begins the first day of the second month following the month in which the Eligibility Bank is first credited with the applicable amount.

To maintain eligibility, a monthly deduction generally equivalent to 100 hours of work will be deducted from the Eligibility Bank.

Eligibility will be terminated if the Eligibility Bank balance falls below the Monthly Deduction amount.



Employee Eligible Dependent(s)

Benefits & Contributions

SCPT Pensioners & Surviving Spouses Health Fund

A portion of the contributions made on behalf of active employees is added to the Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund. This Fund was established to assist qualified Pensioners, their Spouses and Surviving Spouses with medical and prescription costs.

Pensioners become eligible in this plan after meeting certain requirements. They must be receiving a monthly pension from the Retirement Fund based on twelve or more years of Pension Credit; they must have been eligible in the (Active) Health & Welfare Fund for at least one month within the most recent twenty-four months preceding their retirement; they must have been eligible for (Active) Health & Welfare benefits for at least sixty of the last 120 months preceding their retirement; and they must elect their Pensioners & Surviving Spouses Health Fund coverage immediately upon retirement.

The Pensioners & Surviving Spouses Health Fund requires a monthly premium from the Pensioner. The premium is calculated individually according to the Pensioner's age and years of Pension Credits, and also depends on the Pensioner (and Spouse's) Medicare eligibility.

A Pensioner may choose to have his or her monthly premium deducted from his or her Pension payment or pay the premium monthly by ACH. Surviving Spouses of deceased Pensioners may continue their coverage under the Pensioners & Surviving Spouses Health Fund by applying through the Fund Office for such coverage.

There are certain limitations to the benefits provided under the Pensioners & Surviving Spouses Health Fund; for example, for Pensioners there is a Lifetime Maximum Benefit of \$2,000,000 (or sometimes less). In addition, there is a maximum of \$1,200 coverage for prescription medication.

The Pensioners Health Fund does NOT meet the Affordable Care Act's "minimum value" standard but, because it's a "retiree-only" plan, it qualifies as coverage that exempts participants from the "Individual Mandate" penalty.

For more information about the Pensioners & Surviving Spouses Health Plan, please refer to the SCPT Pensioners & Surviving Spouses Fund Summary Plan Description at www.scptac.org.

Benefits & Contributions

SCPT Retirement Fund

The Southern California Pipe Trades Retirement Fund is a defined benefit pension plan.

Benefits are paid for by Employers who make contributions on behalf of their Employees on a per-hour basis under a Collective Bargaining Agreement or other Participation Agreement.

Participants in the Plan accumulate credit under the Plan based upon hours worked and their years of employment covered by the Plan.

Covered Employees do not make contributions to the Plan and do not have individual accounts in the Fund.

Qualification for benefits and the amount of those benefits are based upon Participant's hours worked and years of service with Contributing Employers, earned credit, and his or her age at retirement.

Benefits are also provided at death or at disability for eligible Participants.

For more information about the Retirement Plan, please refer to the SCPT Retirement Fund Summary Plan Description at www.scptac.org

Benefits & Contributions

SCPT Defined Contribution Fund



The Southern California Pipe Trades Defined Contribution Fund provides the Employee with retirement savings that are in addition to the traditional pension benefits and social security income.

Employees working under a District Council No. 16 Collective Bargaining Agreement, may elect to save a portion of their hourly rate under the terms of the Defined Contribution Plan.

Pre-tax 401(k) Contributions are pre-tax deductions from wages in an hourly amount elected by the Participant. The rate remains in effect until the Participant changes it.

Automatic Enrollment Unless the employee opts out in writing, the employer must deduct from wages \$0.50 in pre-tax 401(k) contributions. The Participant may choose to contribute less than \$0.50, or \$0.00 or more than \$0.50 (in \$0.25 increments).

All contributions made to the Plan on behalf of the Employee are placed in an Individual account for each Employee.

The Employer withholds 401(k) Contributions from pay and sends them to SCPTAC, which in turn forwards the contributions to the Plan's record keeper.

After-Tax ROTH 401(k) contributions are after-tax deductions from wages in an hourly amount elected by the Participant. The rate remains in effect until the Participant changes it. The Employer withholds Roth 401(k) contributions from pay after-tax and sends them to the SCPTAC, which in turn forwards the contributions to the Plan's record keeper.

401(k) contributions must be reported separately from other contributions and per Department of Labor regulations must be forwarded at the earliest date on which the monies can reasonably be segregated from the employer's general assets.

401(a) Contributions are Employer contributions to the Plan only if required by the Collective Bargaining Agreement. 401(a) Contributions are also known as "Employer Contributions" and "Non-Elective Contributions". The Collective Bargaining Agreement determines the amount contributed, if any.

See **How Benefits Affect Payroll** for an example.

For more information about the Defined Contribution Plan, please refer to the SCPT Defined Contribution Fund Summary Plan Description at www.scptac.org.

Benefits & Contributions

SCPT Vacation & Holiday Fund

Making Contributions to the Southern California Pipe Trades Vacation & Holiday Fund provides the Employee with paid time off benefits during an Employee's working years.

If the Employee works under a District Council No. 16 Collective Bargaining Agreement or certain Participation Agreements and the Employer makes contributions to the Fund on his or her behalf, the Employee will receive benefits for those contributions in accordance with the rules and regulations of the Plan.

Normal Benefit Option

The default benefit option provides for three benefit payments:



Vacation & Holiday Fund Employee Payout

Holiday Benefit

- Payment made in December
- 30% of the individual account balance as of November 30th (hours reported through work month of October)

Vacation Benefit

- Payment made in April
- The remaining 70% of the individual account balance as of November 30th of the prior year

Interim Withdrawal

- Entire balance of the individual account is paid
- Only one Interim Withdrawal permitted per calendar year
- Employee must submit an Interim Withdrawal Form

Monthly Benefit Option

A Participant may elect to have his or her benefit paid monthly via direct deposit (ACH transfer) to his or her bank account.

- The fee for the Monthly Benefit option is \$0.13 per hour distributed, which will be deducted at the time of distribution.
- Participants who choose the Monthly Benefit option will have no interim withdrawal option.

For more information about the Vacation & Holiday, please refer to the SCPT Vacation and Holiday Fund Summary Plan Description at www.scptac.org.

Benefits & Contributions

SCPT Christmas Bonus Fund

Contributions are made on behalf of active union members of the United Association District Council No. 16 and benefits are paid to eligible Retirees or Surviving Spouses/Beneficiaries of the SCPT Retirement Fund each year in December.

The Southern California Pipe Trades Christmas Bonus Fund was established to provide an additional December benefit to certain Participants in the SCPT Retirement Fund. Benefits are paid once each year to Participants, or their unmarried Surviving Spouses or Beneficiaries.

The Christmas Bonus Plan is funded by Employers on behalf of active employees/union members working under a District Council No. 16 Collective Bargaining Agreement.

For more information about the Christmas Bonus, please refer to the SCPT Christmas Bonus Fund Summary Plan Description at www.scptac.org.



Reporting and Making Contributions

New Employer?

First-time Employers will receive via email their login information along with a handbook for the WebERF web site where they can start reporting hours with the contribution rates that SCPTAC received from DC No. 16.

Employers also receive dispatch slips from the Local Union with every new employee. The dispatch slip should have the agreement name, job class, wage rate and a summary of fringe benefits. The Local Union and/or Employer Association will inform Employers of changes in wages and contribution rates.

You may start using the electronic employer reporting tool called WebERF (Web-based Employer Reporting Form). This program is designed to allow employers to calculate and submit monthly fringe benefits online.

WebERF (Web-based Employer Reporting Form)

When SCPTAC receives information concerning a new Signatory Employer from District Council No. 16, an email will be sent to the email address provided at the time of signing the agreement with your login information and a handbook in PDF version. You may request a training webinar or a 1-to-1 meeting to go over any questions you may have regarding the reporting procedures with WebERF. You may send an email to employerinfo@scptac.org for any inquiries.

Contributions are due and payable on the 10th day of each month covering the hours worked by each employee through the last payroll period of the prior month.

Each Employer must also submit a report through Web-ERF with the contributions. Reports must be submitted regardless of whether the Employer has any employees for that work month.

EMPLOYER CONTRIBUTION REPORT (ECR) FORMS

There are three types of Employer Contribution Report (ECR) forms:

- *ECR for monthly fringe benefit contributions*
Health & Welfare, Retirement, Vacation, Christmas Bonus, 401(a), Dues, Employer Association, etc.
- *ECR for Defined Contribution Fund Pre-tax 401(k)*
Pre-tax 401(k) contributions
- *ECR for Defined Contribution After-tax ROTH 401(k)*
After-tax Roth 401(k) contributions

Employers may be signed to multiple agreements. If we believe you have reported incorrectly, overage or shortage notices will be generated.

Contact Local Union for:

- Any questions regarding wages or dues.
- Dispatch slips (The Local Union is responsible for dispatching the employees. The dispatch slip shows the employee's job class and information regarding the fringe benefit deductions.)

How Benefits Affect Payroll

What amounts should be included when processing payroll?

Contributions

All contributions required by the collective bargaining agreement must be remitted to the Southern California Pipe Trades Administrative Corporation (SCPTAC). Employer-paid fringe benefits (e.g., Pension, Health & Welfare, Christmas Bonus, etc.) should not be considered when calculating employee's net pay. Only wages, Union Dues, Vacation & Holiday contributions, and 401(k) should be included in payroll.

Wages

Base hourly rate.

Union Dues

Dues should be withheld from pay, AFTER income tax is calculated, and remitted to SCPTAC.

Vacation & Holiday

V&H contributions should be added to wages, taxed, and then withheld from pay and remitted to SCPTAC.

Pre-tax 401(k)

Pre-tax 401(k) contributions are withheld from pay BEFORE income tax is calculated and remitted to SCPTAC.

After-tax Roth 401(k)

After-tax Roth 401(k) contributions are withheld from pay AFTER income tax is calculated and remitted to SCPTAC.

How Benefits Affect Payroll

Example of Employee Payroll:

(This is an example only. Consult your tax advisor regarding payroll processing. The rates for your employees may differ.)

Start	Wages	40 Hours @ \$46.88	=	\$	1,875.20
Add	Vacation & Holiday	40 Hours @ \$3.25	=	\$	130.00
Wages Subject to Employment Tax:				\$	2,005.20
Subtract	Pre-Tax 401(k)	40 Hours @ \$0.50	=	\$	(20.00)
Wages Subject to Income Tax:				\$	1,985.20
Subtract	Employment Tax (FICA & SDI)*	\$2,005.20 X (7.65% + 1%)	=	\$	(173.45)
Subtract	Federal & State Withholding			\$	(397.04)
Subtract	Vacation & Holiday	40 Hours @ \$3.25	=	\$	(130.00)
Subtract	After-Tax 401(k)	40 Hours @ \$0.50	=	\$	(20.00)
Subtract	Union Dues	40 Hours @ \$1.70	=	\$	(68.00)
Net Pay:				\$	1,196.71

*Also subject to employer-paid SUI, ETT, & FUTA.

Important Things to Know about Delinquency

DELINQUENT CONTRIBUTIONS

Delinquent Employers:

- Will be assessed 10% liquidated damages on the contributions owed.
- Will be assessed a \$200 late filing fee if ECRs are not submitted timely.
- Will be assessed 18% interest from date of delinquency until date of payment.
- Will be assessed additional surcharge liquidated damages (if chronically delinquent).
- Will be assessed liquidated damages of 20% if a lawsuit is filed.
- Must also pay lost earnings and government penalties if 401(k) deferrals are delinquent.

Contributions are due on the 10th of the month following the work month and are delinquent if reported or paid after 12:00 midnight on the 15th day of the month following the work month. If you are mailing the reports and contributions, it must not be postmarked after the 15th day of the month following the work month. If the delinquent date falls on a weekend or holiday, the delinquent date will be extended to the next business day.

Any employer that fails to pay and report contributions to the Fund Office before the delinquency date, or who issues a non-sufficient-funds check, will be considered delinquent.

SCPTAC will send a delinquency notice to any employer that failed to report, or who reported but did not pay contributions. The last reported employees of the delinquent employer will also be notified. SCPTAC will pursue all collection options until all contributions are paid in full.

District Council No. 16, applicable local unions, National Pension Fund and the International Training Fund will be notified of delinquent employers by SCPTAC or legal counsel. The union will be provided with information about the delinquency, including, but not limited to, information needed to remove the employees from employment with the employer.

WAIVER OF LIQUIDATED DAMAGES

Liquidated damages and the \$200 late fee will be waived automatically once each calendar year provided the employer has not been delinquent in any of the three reporting months preceding the waiver month. The employer must apply for any other waivers of liquidated damages and any waivers of interest in writing. All such written requests will be reviewed and decided by the Joint Delinquency Committee of the Board of Trustees at the quarterly meetings.

Important Things to Know about Delinquency

GENERAL POLICIES & PROCEDURES

Joint Delinquency Committee

- Meets at least quarterly to review the status of all delinquent employers.
- Has authority to negotiate any claim or to enter into written settlement agreements with delinquent employers on the terms it deems appropriate.

Owners & Corporate Officers

If delinquent more than 45 days, even if contributions are made later, Owner(s) or Corporate Officer(s) will permanently lose Health & Welfare coverage.

Payroll Audits - Periodic audits of contributions will be conducted to test if correct amounts of contributions have been made. If additional contributions are due, liquidated damages and the cost of the audit will be assessed. Audits may be required of any employer at any time. During the audits, it will be necessary for the Employer to provide the following records:

1. Time Cards
2. Certified Payroll records
3. Payroll registers
4. Quarterly Federal Payroll Tax Returns
5. Quarterly State Payroll Tax Returns
6. Forms W-2 & W-3 Wage and Tax Statement
7. Collective Bargaining Agreement
8. Workers Compensation Forms
9. Current Accounts Payable Listing
10. Contribution Reports or ECR made to SCPTAC
11. Cash Disbursement Journals
12. Job Cost Records
13. Forms 1099's and 1096's

Partial Payment - If a partial payment for contributions is received, it will be held until payment in full has been collected and then applied. If payment in full is not collected, partial payments will be prorated.

Employee Statements - The Defined Contribution Fund Record keeper sends statements to the employees quarterly. SCPTAC also sends employees a quarterly statement showing hours reported to the Retirement Fund and dollars contributed to the Health & Welfare and Vacation & Holiday Funds. An HRA statement is also sent quarterly.

Actions by Counsel - Delinquent Employers may be referred to the Funds' Legal Counsel. Legal Counsel may file a lawsuit to collect amounts owed, plus liquidated damages, interest, costs, and attorney's fees.

Employer Contacts

Southern California Pipe Trades Administrative Corporation

Employee Contacts

Employees may contact the
Fund Office at
1-800-595-7473
(Choose option “2” for
Member Services)

Mail

Attn: Employer Services Department
501 Shatto Place, 5th Floor
Los Angeles, CA 90020

Contribution Payments

Mail your check along with your Employer Report Forms to our lockbox:
Southern California Pipe Trades Administrative Corporation
P.O. Box 511349
Los Angeles, CA 90051-7904

Overnight payments requiring signatures should be sent to our physical address listed above.

ACH and wire transfer payments should be sent to:

U.S. Bank
Southern California Pipe Trades Lockbox
Account # 157506707429
ABA # 122235821

E-Pay (electronic payment) is available through WebERF when finalizing your report. Please see page 19 in the WebERF Instruction Booklet.

Fax

(213) 385-2767

Phone

Toll Free: (800) 595-7473 option 3
Outside U.S.: (213) 385-6161 option 3

Website

www.scptac.org

Emails

employerinfo@scptac.org

Other Funds, Trusts & Associations

Air-Conditioning & Refrigeration Industry Joint Trust Funds

3500 W. Orangewood Ave., Orange, CA 92868

Phone: (714) 917-6100 Fax: (714) 917-6065 www.acrtrust.org

Airconditioning, Refrigeration and Mechanical Contractors Association of Southern California, Inc. (ARCA/MCA)

3602 Inland Empire Blvd., Suite #B-206, Ontario, CA 91764

Phone: (909) 477-4515 Fax: (909) 477-4516 www.arcamca.org

Apprentice & Journeyman Training Trust Fund of Southern California

7850 Haskell Ave., Van Nuys, CA 91406

Phone: (310) 604-0892 Fax: (310) 604-6046 www.ajtraining.org

California Plumbing & Mechanical Contractors Association (CPMCA)

3500 W. Olive Ave., Suite 860, Burbank, CA 91505

Phone: (818) 275-2890 Fax: (818) 306-3881 www.cpmca.org

Landscape Irrigation & Lawn Sprinkler Industry Trusts

c/o SCPTAC, 501 Shatto Place, Fifth Floor, Los Angeles, CA 90020

Phone (213) 385-6161 Fax: (213) 385-0725 www.scptac.org

Mechanical Service Contractors of San Diego

P.O. Box 27782, San Diego, CA 92198

(858) 395-7572

Piping Industry Progress and Education Trust (PIPE)

501 Shatto Place, Suite #200, Los Angeles, CA 90020

Phone: (213) 382-5255 Fax: (213) 382-2501 www.pipe.org

Joint Journeyman Apprentice Training Center (JJATC)

2220 South Hill Street, Los Angeles, CA 90007

Phone: (213)747-0291 Fax: (213) 747-5669 www.hvacr-training.com

Plumbers & Pipefitters National Pension Fund

103 Oronoco Street, Alexandria, VA 22314

Phone: (703) 739-9020 Fax: (703) 739-9017 www.ppnpf.com

Inland Refrigeration & Air Conditioning Trust Funds

c/o SCPTAC, 501 Shatto Place, 5th Floor, Los Angeles, CA 90020

Phone: (213) 385-6161 Fax: (213) 383-0725 www.scptac.org

