

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Prioritizing Your Health

This *Inform^{er}* issue focuses on preventive care and wellness. It highlights ways to better utilize your benefits and stay healthy now and in the future.

Working to Stop the Spread

The COVID-19 pandemic continues to take its toll in 2021. Hospitalizations and intensive care admissions reached an all-time high in California and across America.

The Southern California Pipe Trades trustees, employers, local unions and administrative staff are here to support you. We extend best wishes and gratitude to Plan participants and pensioners, especially those of you who have experienced illness, trauma and loss.

The most important factor in preventing the spread of COVID-19 is each of us. We must all continue to work together by masking up and limiting close contact with others. Clean hands often and don't touch eyes, nose, mouth or mask. Stay home when sick. Follow the latest guidelines at [CDC.gov](https://www.cdc.gov) and [covid19.ca.gov](https://www.covid19.ca.gov).

Hope on the Horizon

We hope for the “next normal” in coming months with more covered work than we have today. “There’s a good chance that the second half of 2021 will see a return to more normal times, perhaps even busy for contractors,” says Julian Anderson, President of Rider Lovett Bucknall, an independent construction consultancy. Deloitte’s engineering and construction practice leader Michelle Meisels advises that if government funds are directed toward infrastructure, environmental and public utilities initiatives, “these projects could possibly see a sharp rebound [in 2021].”

Testing and Vaccines

COVID-19 testing and vaccines are covered by both Health Plans. You pay no out-of-pocket costs for testing and—because the federal government currently pays for vaccines—no out-of-pocket costs for vaccines when you use Blue Shield network providers. If you choose non-network providers, your Plan pays the published price for testing and the Medicare reimbursement rate for vaccine administration.

California is using a phased vaccination approach to prioritize those at most risk for COVID-19. Eligible Californians may be vaccinated at community sites, clinics and pharmacies. Appointments are generally handled at the county level, but the State of California posts overall details at [covid19.ca.gov/vaccines](https://www.covid19.ca.gov/vaccines).



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.

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, or 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 advice at (877) 304-0504.

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.

About the Claim Filing Process

VSP Vision Plan Claims

Network Providers

When you use network providers, claims are sent directly to VSP for processing on your behalf.



Reminder: Be sure your vision provider knows you have VSP coverage. Their secure portal at vsp.com lets you download or print ID cards, view coverage details, find eye doctors and track the status of claims.

Non-network Providers

If you use a non-network provider, you must pay in full during your visit and submit claims directly to VSP for reimbursement. You may also face higher out-of-pocket costs. Log in to your account at vsp.com to submit an out-of-network claim. Contact VSP Member Services at (800) 877-7195 for help submitting an out-of-network claim.

Explanation of Benefits (EOB)

VSP's EOB is called a *Vision Benefit Statement (VBS)*. View or download your statements at vsp.com. VSP statements are not sent by mail.

Delta Dental PPO Claims

Network Providers

When you use network providers, claims are sent directly to Delta Dental PPO for processing on your behalf.



Reminder: Be sure your dental provider knows you have Delta Dental PPO coverage. Their secure portal lets you download or print ID cards, view coverage details, find a network dentist and track the status of claims.

Non-network Providers

If you use a non-network provider, you may be required to pay in full during your visit and asked to submit claims directly to Delta Dental PPO for reimbursement. You may also face higher out-of-pocket costs. Log in to your account at www1.deltadentalins.com to find the necessary forms. Contact Delta Dental PPO Member Services at (800) 765-6003 for help submitting a claim online or by mail.

Explanation of Benefits (EOB)

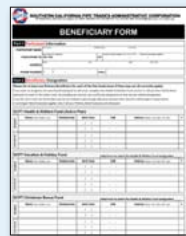
Delta Dental EOBs are sent by mail. You may also view or download them at www1.deltadentalins.com.

DeltaCare USA (DHMO) Claims

Forms are not usually required under the DHMO dental plan option. However, services must be provided or referred by your assigned DeltaCare USA primary care dentist to receive benefits (except for a limited benefit for out-of-network emergency care). Register or log in to your DeltaCare USA (DHMO) account at www1.deltadentalins.com to download or print ID cards, view coverage details and find or change your assigned dentist. Contact DeltaCare USA at (800) 422-4234 for help with your online account.

UPDATE YOUR BENEFICIARY FORM

You may make or change a beneficiary designation at any time by submitting a properly completed *Beneficiary Form* before the date of your death. The designation takes effect when your completed form is received by the Fund Office. This form names your beneficiaries under the Health & Welfare, Christmas Bonus, Defined Contribution and Retirement funds.



You must name names and choose what percentage of your benefits go to each person you list on the *Beneficiary Form*.

If you do not designate a beneficiary or if the beneficiary predeceases you, the Plan determines your default beneficiary, generally in this order:

- A. Lawful spouse or domestic partner,
- B. Children (including legally adopted children),
- C. Parents,
- D. Siblings, or
- E. Estate.

Spousal Consent—If you are married, spousal consent is not required to designate beneficiaries under the Health & Welfare Fund or Christmas Bonus Fund. For the Defined Contribution and Retirement funds, if you want to designate someone other than your spouse as the primary beneficiary, spousal consent must be completed (including notarization) for your designation to be effective. Not completing spousal content when required will default your primary beneficiary to your spouse for the Defined Contribution Fund and Retirement Fund. Contact the Fund Office for details.

Prescription Tips during COVID-19

Prescription home delivery lets you limit your exposure to the coronavirus. This is especially important if you are required to quarantine or suffer from a medical condition that puts you at higher risk of severe illness.

- Visit your pharmacy's website or call a nearby location about free home delivery during the pandemic.
- Have a 90-day supply of maintenance medications delivered to your home through CVS Caremark, Blue Shield of California's mail service pharmacy. To register, visit www.caremark.com or call (866) 346-7200. Once registered, ask your doctor to send your prescription to CVS Caremark.

Ask about Generic Drugs

Generic drugs are authorized copies of brand-name drugs whose patents have expired. They use the same active ingredients that work the same way and cost less than brand-name counterparts. Most pharmacies and mass retailers carry generic drugs.

How Dental Exams Pay Off

Seeing a dentist regularly can alert you to health issues before they become serious. Regular dental hygiene and periodontal treatment lower inflammation and may reduce the severity and risk of COVID-19 respiratory problems (according to the *California Dental Association Journal*).

The Mayo Clinic also reports that “poor dental health increases the risk of a bacterial infection in the blood stream, which can affect the heart valves.” Their long-term findings also show evidence that “people with diabetes benefit from periodontal treatment.”

Do you know that both of 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.

Delta Dental’s online portal can help you find a dentist, print ID cards, and view coverage details and claims for you and your covered dependents. Their Cost Estimator tool helps you predict treatment costs.

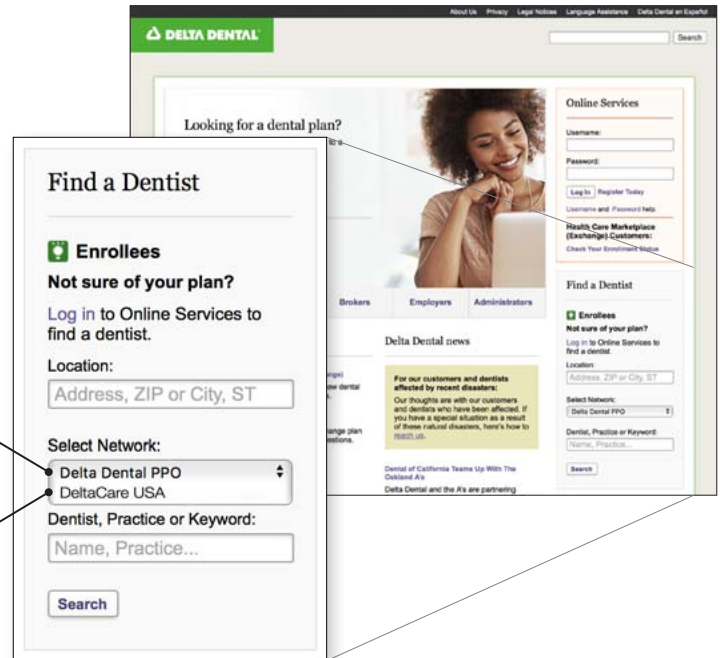
Select your Delta Dental option from the drop-down menu:

Delta Dental PPO — Call (800) 765-6003

You can use any dentist, but your out-of-pocket costs are lower when you choose a PPO network dentist. Check that your provider is in the PPO network before receiving services.

Delta Dental USA (DHMO) — Call (800) 422-4234

All services and referrals must be provided by your assigned DeltaCare USA network dentist. Benefits are generally not paid if services are performed by other dental providers.



IMPORTANT REMINDERS

Did You Complete a New Claim Form for 2021?

If you haven’t already sent the Fund Office a new *Claim Form* for 2021, your medical and prescription drug claims will be denied. Each year, eligible participants and dependents under the Health & Welfare Fund or Pensioners and Surviving Spouses Health Fund must complete a new *Claim Form*. Download the fillable form at www.scptac.org or contact the Fund Office or your local union for a copy.



Don’t delay. Send in the *Claim Form* so your claims will be paid in a timely manner.

Use Your Tax-free HRA Money

Have you checked your *Health Reimbursement Arrangement* (HRA) statement mailed in February? Use your HRA allowance to reimburse yourself for eligible health care expenses that were not paid through your medical, dental, vision and prescription drug coverage—such as deductibles, copayments and premiums. Other qualified expenses include non-covered prescription eyeglasses, contact lenses, hearing aid costs, over-the-counter drugs and menstrual care products.

File HRA claims as soon as your benefit claims are paid or processed. Download the *HRA Reimbursement Form* at www.scptac.org or request a copy from the Fund Office. The HRA form and required materials (explained on the form) must be received by the Fund Office within **60 months** of the date when the eligible expenses were incurred—not when the benefit claims were processed.

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 #13: COVID-19 Vaccinations

Pensioners & Surviving Spouses Health Fund
Supplement #8: COVID-19 Vaccinations

Veggie and Red Pepper Frittata

Perfect for breakfast or any meal, this frittata is filled with healthy veggies to give your immune system a boost. Substitute asparagus or zucchini for the broccoli if you wish.



Ingredients (Serves 4)

4 eggs
¼ cup milk
½ cup sour cream
1 cup grated cheese
½ tsp salt
½ tsp pepper
1 tbsp butter
½ cup broccoli or asparagus, chopped
½ cup arugula or spinach, chopped
½ cup red pepper, thinly sliced

Directions

1. Preheat oven to 375 degrees.
2. Beat eggs and milk together. Stir in the sour cream, cheese, salt and pepper.
3. Melt butter in a cast-iron skillet over medium heat. Lightly sauté veggies until soft. **Note:** If you don't have a cast-iron pan, transfer the sauteed veggies to a baking dish.
4. Pour the egg mixture over the veggies.
5. Bake 20-25 minutes until solid. Test if cooked by sticking a toothpick or knife in the center. When it comes out dry, remove frittata from oven and let cool.
6. Slice and enjoy. Your frittata will keep in the fridge for 2 days.

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

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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.

Protect Your Eyes with an Exam

A comprehensive WellVision Exam® from Vision Service Plan (VSP) reveals whether you need glasses or contacts—or need to update to your prescription.

Even if you don't wear glasses or contacts, there's more to an eye exam than checking visual clarity. Regular exams are critical because they may uncover broader health issues. They can detect early signs of serious health conditions such as diabetes and hypertension. Glaucoma, cataracts and macular degeneration also have no early warning signs. Eye exams detect these conditions before they progress, and help preserve your vision.

Eye Exams Can Detect Serious Health Conditions



VSP network doctor Jarrett Johnson, OD MPH, performed a comprehensive eye exam on Sharon and noticed signs of serious health conditions.

When Sharon's vision started getting blurry, she scheduled an eye exam thinking it would be like any other routine exam.

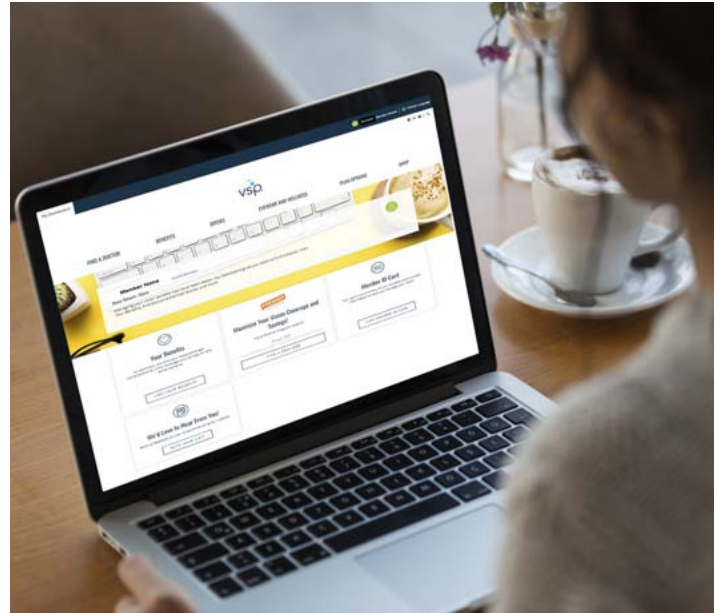
VSP network doctor Jarrett Johnson noticed swollen blood vessels in the back of Sharon's eye. She urged her to see her primary care doctor and get blood work done. As Dr. Johnson suspected, Sharon had full blown diabetes that also caused her kidneys to fail. "Had I not gone for that eye exam," Sharon said, "I would still be making poor choices and my health condition would be even worse." Now she's managing her diabetes and making lifestyle changes to take control of her health.

BOOST YOUR SAVINGS

Save on eyewear and eye care when you see a VSP network doctor. Take advantage of exclusive member extras for more savings. Maximize your coverage with bonus offers that are exclusive to Premier Program locations—including private practice eye doctors and Visionworks® retail locations nationwide.



Know What Your Plan Covers



For personalized information about your vision coverage, register or log in to your [vsp.com](https://www.vsp.com) account. Once there, you can see your copayments, frame allowances, lens enhancements and member-only extras.

Find a Network Eye Doctor at VSP.com

VSP has the most extensive vision care network in the country, with more than 39,000 ophthalmologists and optometrists. It's easy to check whether your current eye doctor participates in the VSP network. Simply visit [vsp.com](https://www.vsp.com) or call (800) 877-7195. VSP's online calculator helps you see how your personalized savings add up.

Extra VSP Savings

Through your Plan's VSP network eye doctor, you'll get an extra \$50 to spend when you choose featured frames and 20% savings on additional glasses or sunglasses. You can save up to 30% on popular lens enhancements like anti-reflective coatings, progressives and light-reactive (photochromic) lenses.

Your VSP Plan helps you save up to 20% on a second pair of glasses, including any lens enhancements, when you purchase from your VSP network eye doctor within 12 months of your last eye exam. Health & Welfare Plan participants may qualify for free safety glasses when required for work.

VSP Eyewear Savings with Eyeconic®

Eyeconic is the ONLY online store to partner with the VSP network eye doctors to provide in-network benefits. Plan participants can use their vision benefits to buy eyewear online at Eyeconic—including stylish frames, lens enhancements and contacts. Visit [eyeconic.com](https://www.eyeconic.com) to seamlessly connect your VSP benefits with your eye doctor's expertise and in-network savings.

Check out Eyeconic's virtual try-on tool. See yourself in different pairs until you find a favorite.

Important Information About Your Benefits



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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* provides a COVID-19 update and highlights ways to prioritize your health. It also explains how to get the most from your vision, dental and prescription benefits.

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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Your Blue Shield Identification Card

Always present your Blue Shield of California ID card before receiving services. Verify that your provider or facility is in the preferred network.

The easiest way to find out where to get in-network care is to log in to your account at www.blueshieldca.com.

For security, use your confidential T number (instead of your Social Security number) when you contact the Fund Office or complete Plan forms.

Remember to send prescription claims to the Fund Office for reimbursement (unless your provider sends claims in for you).

Be sure your pharmacy uses the Plan's NEW Rx BIN and PCN numbers and updates your records.

FRONT

BACK

Note: New plastic ID cards were mailed in February. Contact the Fund Office if you did not receive them. Destroy your old Blue Shield ID cards since they have outdated information.