

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Maximize Your Benefits

This *Inform^{er}* highlights open enrollment choices and ways to get maximum value from your dental and vision benefits. It also helps you maximize tax savings through your defined contribution plan options.

Get Ready for Open Enrollment October 1 through November 30, 2021

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, 2022. 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 or wait for a copy to arrive by mail in October. Send your completed form to the Fund Office before the November 30th deadline for changes beginning January 1, 2022. All changes will apply to you and any covered dependents in the 2022 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 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 www1.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 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.

Get the Most from Your Vision Coverage

- Have you scheduled WellVision Exams[®] for you and your covered dependents? VSP network doctors only charge a \$20 copay for annual exams.
- Need safety glasses for work? Active participants may qualify for ProTech Safety[®] frames in a range of materials every 24 months with no copay. Lenses are covered every 12 months with no copay if you use an in-network VSP doctor.
- Visit eyeconic.com to seamlessly connect your VSP benefits with your eye doctor's expertise and in-network savings. Check out their virtual try-on tool to see yourself in different glasses and choose your favorite pair.

Go to vsp.com or download their free app to learn even more about your benefits and discounts. Register or log into their portal to view your coverage or claims, find network doctors, schedule or change appointments and access online resources.

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.

Pensioners & Surviving Spouses Health Fund

Dental and Vision Open Enrollment October 1 to November 30, 2021

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 or wait for a copy to arrive by mail in October. Send the completed form to the Fund Office before the November 30th deadline for changes effective January 1, 2022. All changes will apply to you and your covered spouse in the 2022 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 2022. 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 www1.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 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 2022.

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 or wait for a copy to arrive by mail in October. Send the completed form to the Fund Office before the November 30th deadline for changes effective January 1, 2022. All changes will apply to you and your covered spouse in the 2022 calendar year.

After the November 30th deadline, you may not modify or terminate vision coverage until the next Open Enrollment period in late fall 2022.

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.

QUESTIONS ABOUT YOUR BENEFITS?

Here are answers to recent questions from pensioners and surviving spouses.

DENTAL COVERAGE

What procedures are covered?

Your DeltaCare USA DHMO covers hundreds of procedures without pre-existing condition limitations. The *Benefit Summary* for your dental option lists covered dental procedures and your share of out-of-pocket costs, if any. If a dental procedure is not listed, it's not covered. Register or log into your account at www1.deltadentalins.com to review your coverage or call (800) 422-4234 with questions.

What happens if I select an out-of-network dental care provider?

You have no coverage if you visit a provider who is not in the network. You must visit your assigned primary care dentist to receive benefits under your DeltaCare USA DHMO Plan. You can request to change your assigned dentist at any time by calling the phone number above or logging into your online account. Change requests received by the 20th of the month become effective on the first day of the following month.

What is my out-of-area coverage?

You have limited out-of-area coverage for dental emergencies when you are more than 35 miles away from your assigned DeltaCare USA dentist. Your out-of-area emergency benefit (typically limited to \$100 per person) is for services to relieve pain until you can return to your assigned dentist.

VISION COVERAGE

What procedures are covered?

Your Vision Service Plan covers hundreds of procedures without pre-existing condition limitations. Exams are covered every 12 months with a \$20 copay. The *Benefit Summary* lists covered vision procedures and your share of out-of-pocket costs, if any. If a procedure is not listed, it's not covered. Register or log into your account at vsp.com to review your coverage or call (800) 877-7195 with questions.

What happens if I select an out-of-network vision care provider?

If you use out-of-network providers, your out-of-pocket costs will typically be higher. You would also pay in full at the time of service and submit claims/receipts directly to VSP for reimbursement. It's easy to check whether an eye doctor or optometrist participates in the VSP network at vsp.com. A VSP network provider will collect any copays at your visit and bill VSP directly.

What is my out-of-area coverage?

Vision care outside the United States is treated as an out-of-network claim. Contact VSP for details. VSP has thousands of private practice doctors and more than 700 Visionworks® locations nationwide. This makes finding a VSP network doctor convenient throughout the U.S.

IMPORTANT REMINDERS

Use Your Tax-Free HRA Money

Health Reimbursement (HRA) allowances may be used to reimburse eligible health expenses incurred by you or your covered dependents—such as premiums, deductible amounts, coinsurance, copayments and other out-of-pocket expenses. Qualified expenses also include non-covered prescription eyeglasses, contact lenses or hearing aid costs, over-the-counter drugs and menstrual products. Refer to *IRS Publication 502* and recent updates at irs.gov for guidelines and examples.

Note: Claims must be billed through your benefit plans first. Then you may send a completed *HRA Reimbursement Form* with proper documentation and proof of payment to the Fund Office. Download the form at www.scptac.org or request a copy from the Fund Office or your local union. Requests must be submitted within 60 months from the date when the eligible expenses were incurred—not when the benefit claims were processed.

Vacation & Holiday Benefit is Automatic

No forms are required. By default, active participants are enrolled to receive this benefit by check in December and April each year based on the amount of contributions received. In addition to these automatic payments, you may request one Interim Withdrawal each calendar year to receive 100% of your available balance free of charge.

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—submit the appropriate election form to the Fund Office. Download and print the forms you need at www.scptac.org or ask your local union or the Fund Office for a copy.

How the Weekly Disability Benefit Works

If you become disabled, active participants may apply for the Weekly Accident and Sickness Benefit within 12 months of the disability effective date. Benefits are \$8 for each regular workday for up to 13 weeks. In addition, you will receive base health and pension contributions for the length of your disability up to 13 weeks. Contact the Fund Office for details.

Fund Office Hours

The Fund Office is open weekdays from 8:00 a.m. to 4:00 p.m. (PT). On Thursdays, the office is open until 6:00 p.m.

Call or email us to request an in-person appointment. Walk-ins are not yet permitted.

Southern California Pipe Trades Fund Office

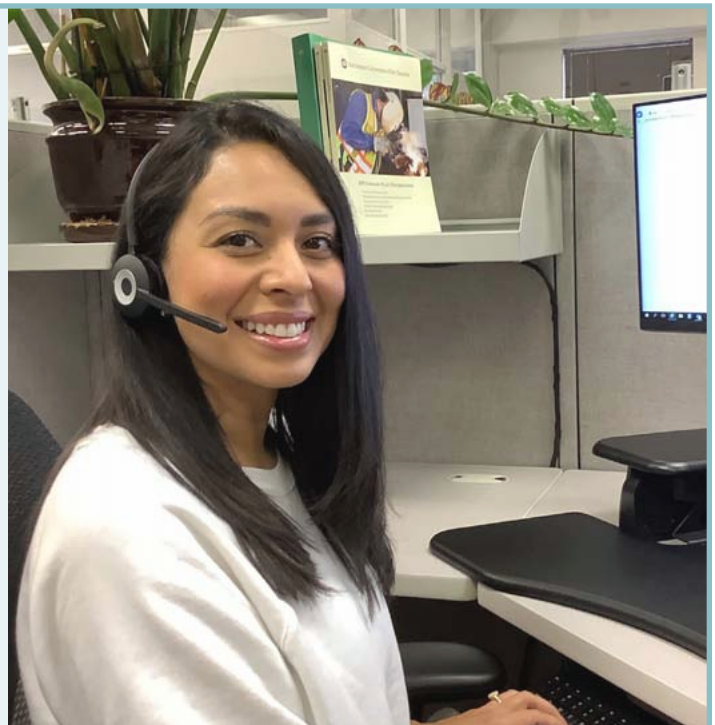
501 Shatto Place, Suite 500
Los Angeles, CA 90020

Phone: (800) 595-7473, Option 2 for Member Services

Email: info@scptac.org

Fax: (213) 487-3640 (Health Plans)
(213) 383-6801 (Retirement Plans)

Website: www.scptac.org



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 #19: High Cost Medication

Pensioners & Surviving Spouses Health Fund
Supplement #12: High Cost Medication

Pumpkin Cheesecake Mousse

This dessert is both tasty and nutritious. It's also gluten-free and keto-friendly.



Ingredients (Serves 6)

16 ounces cream cheese
15 ounces canned pumpkin
2 cups heavy cream
¼ teaspoon salt
2 teaspoons pumpkin pie spice
1 teaspoon sugar substitute (such as Stevia or Swerve)
1 teaspoon vanilla extract
Whipped cream or topping

Directions

1. Blend cream cheese and pumpkin in a large bowl until smooth.
2. Stir in the remaining ingredients and whip until fluffy.
3. Scoop into individual bowls or glasses.
4. Chill for an hour or longer.
5. Add a dollop of sugar-free whipped cream or topping.
6. Sprinkle with pumpkin pie spice.

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

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.

Compare Pre-tax and After-tax Savings

The last issue of *Informer* explained how increasing your pre-tax or after-tax contributions can help maximize your retirement savings. Here's more information about these options and how they compare.

How 401(k) Savings Options Compare

The Defined Contribution Plan 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.

You may choose to contribute to the Plan in three different ways. The first two ways are through payroll deduction.

1. Pre-tax 401(k) contributions and any investment income earned on them are not subject to state or federal income tax until they are withdrawn. Therefore, pre-tax 401(k) contributions reduce your current tax liability. If you take no action when you start working for an employer, your employer must enroll you with a pre-tax 401(k) contribution rate of 50 cents per hour. However, you may elect to make pre-tax 401(k) contributions at any rate in 25-cent increments.

2. After-tax Roth 401(k) contributions are subject to current federal and state income tax, but the contributions and any investment earnings are not subject to income tax when withdrawn (provided the distribution is deemed as *qualified*). You may contribute after-tax Roth 401(k) contributions at any rate in 25-cent increments.

3. The third way is through a rollover from another eligible retirement account. Contact the Fund Office if you are considering consolidating your retirement accounts.

For additional details on all three contribution methods, check your *Summary Plan Description* (SPD). Or contact the Fund Office at (800) 595-7473 or a John Hancock representative at (833) 388-6466. Keep track of your savings by registering or logging into your account at myplan.johnhancock.com.

Which Contributions are Right for Me?

Every person's financial situation is different but, as a rule, a younger person is likely to be in a lower income tax bracket and have more years to save and invest, versus an older person who may be in a higher income tax bracket and have fewer years to save and invest. A younger person making an after-tax Roth 401(k) contribution will get at least two important benefits:

- Pay income tax on current contributions at relatively low rates, rather than later at likely higher rates, and
- Pay no income tax after retirement on decades of investment earnings.

To decide if after-tax Roth 401(k) contributions are right for you, check your income tax bracket and try to forecast what it will be in the future. If you think it may stay the same or increase by the time you retire, after-tax Roth 401(k) contributions might be a good option. After-tax Roth 401(k) contributions may also appeal to high-income participants who have not been eligible for Roth IRAs in the past due to income restrictions.



HOW TO MAKE CHANGES

You may change your 401(k) contribution rate at any time. You may opt-out of the pre-tax automatic (50-cent) enrollment by filling out an *Enrollment/Change/Opt-out Form* and giving it to your employer. You may use the same form to choose a larger or smaller pre-tax 401(k) contribution and/or designate some (or all) of your contribution as an after-tax Roth 401(k) contribution. This form is available from the Fund Office at www.scptac.org. Your employer or local union may also provide a copy. Simply email, fax or mail your completed form to your employer.

But don't count out pre-tax 401(k) contributions. For one thing, an older person saving might currently be in the highest income tax bracket of his or her career, so paying income tax on after-tax Roth 401(k) contributions may not be the best idea.

Also, pre-tax 401(k) contributions are not subject to income tax while invested (only when they are withdrawn), so they reduce your current tax bill. That may benefit someone on a tight budget who finds it hard to save. Further, it may not always be true that your current income tax bracket will be lower than your bracket at retirement. A lot depends on when you retire, what type of income you receive during retirement and what tax rates Congress and state legislatures may impose in the future.

Open
Enrollment
Coming
Soon



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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 *Inform*er explains annual Open Enrollment decisions and ways to maximize retirement tax savings. Topics include how to:

- Make Open Enrollment changes if needed.
- Get the most from your vision and dental coverage.
- Compare your retirement savings options.
- Review benefit 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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DOWNLOADABLE FORMS

It's easy to download these and other forms you need at www.scptac.org. Or ask the Fund Office or your local union for copies.

Enrollment Form

Health & Welfare Plan participants may enroll a spouse or domestic partner and children including adopted children using this form. Stepchildren are not eligible. Simply complete this form and submit all required items. Original certificates are required for enrollment.

Annual Claim Form

Each calendar year, all participants and dependents covered under either the Health & Welfare Plan or Pensioners & Surviving Spouses Health Plan must complete this form before your Plan may pay benefits.

Change of Address Form

This form must be submitted to the Fund Office as soon as possible after an address change. Updating your address with the post office or your local union will not change your Plan address. Don't delay or you may miss important notices about your benefits.

General Authorization Form

Use this form to give someone other than yourself permission to access your Protected Health Information (PHI) along with other non-health information. This is especially helpful if one member of your family normally handles all the appointments or paperwork.