

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Stay Connected for Better Health

This *Inform^{er}* highlights ways to access physical, mental and financial resources for better health. Be sure to take advantage of the many benefits available to you.

Taking Care of Your Health

With the holidays coming, social isolation and feelings of anxiety, stress and loneliness may increase. According to the U.S. Health Resources and Services Administration, the ongoing COVID-19 pandemic may heighten those feelings. Their research describes how the psychological effects of loneliness—such as depression and dissatisfaction in family, social and community life—can also take their toll on physical health.

If you or your family are feeling some of these conditions, know that you are not alone. These suggestions may help you find healthy ways to cope with anxiety or stress this holiday season and in the new year.

Reach out to friends and loved ones

Talk with people you trust about your concerns and how you are feeling. Stay connected with your loved ones often. This can help you and your family feel less lonely and isolated.

Get involved with your community

Researchers found that joining organizations with common goals can reactivate interest in life and reduce anxiety. Virtual gatherings such as book clubs, religious services and other events for people with shared interests can be positive experiences during the pandemic.

Consider a new exercise regimen

The U.S. Department of Health and Human Services suggests that most adults should exercise for at least three to five hours per week. Consider switching up your workouts for more inspiration.

Practice mindfulness

Mindfulness is a scientifically verified method for helping people navigate stress, reduce burnout, improve sleep and increase the quality of their overall mental health. In brief sessions, you can train your mind to pay attention to the present in an open and accepting way (versus operating on autopilot). You can learn this ancient practice through free apps dedicated to mental health (such as the *UCLA Mindful App* and the University of Wisconsin's podcast-style *Healthy Minds Program*).

If you need more help

You may need to see a therapist for counseling (explained to the right). However, if you or a loved one may be thinking about suicide, get help right away. If in immediate danger, call **911**—or go to the nearest emergency room. You can call the National Suicide Prevention Lifeline at any time at **(800) 273-TALK**.



Your physical and mental health resources

The easiest way to locate in-network care from a doctor or mental health therapist is to log into your account at www.blueshieldca.com. You can also call the customer service number on your ID card. Telemedicine visits with Blue Shield network providers are covered the same way as in-person care. Once you meet your Plan's annual deductible, these visits are free.

Doctor on Demand is there for you

What's the next best thing to an in-person visit with your doctor? Your coverage through Doctor on Demand lets you connect virtually **24/7** with a licensed doctor, psychologist, psychiatrist or therapist. You can receive diagnoses and prescriptions (if necessary) on the same day. It's free to register and log in at www.doctorondemand.com where you can review your coverage. Or call them at **(800) 997-6196** if you need help.

Doctor on Demand lets you see your selected medical providers right from your smart phone, tablet or computer. Meet by audio or video when and where it works for you. Keep in mind that online visits are not meant to replace regular, in-person care from your Blue Shield of California physician (explained above).

Call Nurse Help 24/7 with questions

Get free health advice or answers to your questions by calling Nurse Help 24/7 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.

YOUR HEALTH & WELLNESS CHECKLIST

Set key wellness goals for you and your family.

■ Schedule annual physicals for you and your covered dependents.

Regular health exams and tests can help find problems before they start. By seeing a doctor for health services, screenings and treatments each year, your chances improve for a longer, healthier life. You can find a network doctor by logging in at www.blueshieldca.com or using their app.

■ Book dental visits and cleanings for you and your covered dependents.

The easiest way to view your dental coverage or find a network dentist is to use the Delta Dental app or visit www1.deltadentalins.com. Both Delta Dental options have low or no out-of-pocket costs for routine preventive care—including cleanings, oral exams and many basic services. Coverage includes two dental exams, three cleanings and at least three periodontal treatments each calendar year. You can also call Delta Dental PPO at (800) 765-6003 or DeltaCare USA (DHMO) at (800) 422-4234 for more details.

■ Arrange VSP WellVision Exams® for you and your covered dependents.

Simply visit vsp.com or call (800) 877-7195. An eye exam is the best way to ensure your eyes are healthy. Common eye problems like cataracts, glaucoma or diabetic retinopathy don't have warning signs. Need safety glasses for work? Active participants may qualify.

■ Renew prescription drugs before they run out.

Access your pharmacy benefit information (including mail services) by logging into the Blue Shield of California portal at blueshieldca.com/login. Once there, you can order refills through your pharmacy or request home delivery. If you need help, call the customer service number on the back of your ID card. Ask your doctor about generic drugs; they cost less and provide the same clinical benefits as brand-name versions.

Questions About Your Retirement Benefits?

The Southern California Pipe Trades Retirement Fund is a defined benefit pension plan that provides retirement, death and disability benefits to covered participants. Here are answers to common questions.

When am I eligible for pension benefits?

Qualification for benefits and the amounts are based on your service with contributing employers and your age at retirement. For more information on the Retirement Plan, refer to the *Summary Plan Description* (SPD). Feel free to contact retirement representatives at the Fund Office for details.

How is my pension benefit calculated?

The Retirement Plan calculates your pension benefit based on contributions received during your working years. Since 1999, the calculation assigns a benefit value to each pension hour you work based on an accrual rate determined by the Trustees. Every pension hour you work helps your benefit grow.

Can I make Plan contributions to increase my pension benefit?

No. Participants cannot contribute to the Retirement Fund. Only contributions paid by your employer according to your collective bargaining agreement may be accepted. However, you can make contributions to your Defined Contribution Plan account (see page 5).

What happens if I change to covered work through a different local union?

You may continue coverage under the Retirement Plan if you change from one participating employer or local union to another participating employer or local union. Pension benefits are portable for those who work for an employer who contributes to the Plan.



IMPORTANT REMINDERS

Annual Coordination of Benefits Form Required

Each year, all participants eligible under either the Health & Welfare Fund or the Pensioners & Surviving Spouses Health Fund must complete a *Coordination of Benefits Form* (formerly the “green” *Claim Form*). If you don’t, your medical and prescription drug claims will be denied. *This Form will be sent to all eligible participants in December 2021. Contact the Fund Office or your local union for a copy.*

Health Reimbursement Arrangement (HRA)

Have you used your HRA allowance to request reimbursement for out-of-pocket health expenses? HRA allowances can reimburse expenses you and your covered dependents incurred that were not covered by your medical, dental, vision or prescription drugs coverage—such as deductibles, co-payments, premiums and certain non-covered expenses. For examples, refer to *IRS*

Publication 502 at tinyurl.com/scptac-p502. To submit expenses for reimbursement, you need to complete the *HRA Reimbursement Form* and enclose the required supporting documents. Download the form at www.scptac.org or contact the Fund Office or your local union to request a copy.

Tax Forms Mailed in January

By January 31 each year, the Fund Office sends retirees and beneficiaries Internal Revenue Service *Form 1099R* (and *Form 1099M* if you also received a Christmas Bonus benefit). These forms show the total Plan benefits received during the past calendar year. They also show any federal or state taxes withheld that year. Contact your tax advisor if you have questions about how much to withhold in the future.

Health & Welfare Fund: Vacation and Holiday Benefit Plan Payments

Your employer contributes to your Vacation & Holiday individual account based on the number of hours you work. Under the Normal Benefit option, *holiday payments are automatically issued by December 10th. No forms are required.* In addition to the automatic payouts in April and December, you may request one Interim Withdrawal each calendar year to receive 100% of your available balance. Under the Monthly Benefit option, you may instead elect to have your available balance deposited into your bank account at the beginning of each month. Both options are free of charge. Contact the Fund Office for details.

Christmas Bonus Payments

The Christmas Bonus Plan provides an extra December benefit to eligible retirees, surviving spouses or beneficiaries of the Southern California Pipe Trades Retirement Fund. Christmas bonus payments were developed through negotiating efforts of District Council #16 and participating employers. Contributions paid into the Fund are based on hours worked by active members. Covered participants must be in “good standing” with their local unions and meet additional eligibility requirements. See your *Summary Plan Description (SPD)* for details.



Update Your Plan Address

If you moved recently, make sure the Fund Office has your new mailing address on file—or your tax forms or other notices may be delayed or returned. The only way to update your Plan address is by submitting a *Change of Address Form* to the Fund Office. Download and print the form at www.scptac.org or ask the Fund Office or your local union for a copy.

A N N U A L N O T I C E S

Availability of HIPAA Notice of Privacy Practices

The Health and Portability and Accountability Act (HIPAA) provides rules that allow for greater control over who may access your health records. The Southern California Pipe Trades Health & Welfare Fund and Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund provide health benefits to eligible participants and their covered dependents as described in the *Summary Plan Description (SPD)*.

The Plans maintain a privacy policy pursuant to HIPAA as is required by law that provides notice to participants of the Plans’ duties and privacy practices, and describes the ways that the Plans use and disclose Protected Health Information (PHI).

To receive a copy of the Plans’ notice of privacy practices, send a written request to Southern California Pipe Trades Administrative Corporation, Attn: Privacy & Security Officer, 501 Shatto Place, Suite 500, Los Angeles, CA 90020 or visit the web site at www.scptac.org.

Women’s Health & Cancer Rights Act of 1998

The Women’s Health and Cancer Rights Act (WHCRA) provides protection for patients who elect breast reconstruction in connection with a mastectomy. For Plan participants and covered dependents receiving benefits in connection with a medically necessary mastectomy, the Plan currently provides reconstructive surgery and other benefits related to a mastectomy.

This coverage must include:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

RECENT BENEFIT UPDATE

The Board of Trustees sent a recent benefit update (called a *Supplement*) that is shown on the right. Contact the Fund Office at (800) 595-7473 if you need copies. Keep this update with your *Summary Plan Description (SPD)*.

Pensioners & Surviving Spouses Health Fund Supplement #13: Change in 2022 Monthly Premiums

Stuffed Butternut Squash



Ingredients (Serves 4)

2 butternut squash, halved with seeds removed
2 tbsp olive oil
Salt and pepper, to taste
1½ cups chicken or vegetable broth
¾ cup uncooked quinoa
1 cup chopped kale or parsley
2 cloves garlic, minced
1 tsp dried oregano
½ cup fresh cranberries
Chickpeas, 15-ounce can, rinsed
Zest of 1 orange
1 tsp orange juice
Parmesan cheese, grated

Directions

1. Heat oven to 425°. Arrange squash halves with cut side up on a baking sheet. Drizzle 1 tablespoon olive oil on top and sprinkle with salt and pepper. Bake 45 minutes until squash is tender. Cool before stuffing. Reduce oven temperature to 375°.
2. When the squash is baking, boil broth in a saucepan and add quinoa. Reduce heat, cover and simmer 12 minutes. Remove from heat and let cool 15 minutes.
3. Heat remaining tablespoon of olive oil over medium heat in a large skillet. Add kale and cook 4 minutes until wilted. Reduce heat to medium low. Mix in garlic, oregano, salt and pepper. Cook 30 seconds until fragrant. Stir in cooked quinoa, cranberries, chickpeas, orange zest and orange juice.
4. Once cool, scoop some squash out to make room for the filling. Add filling and bake for 10 minutes. Sprinkle with cheese and serve warm.

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.

Reset Your Retirement Savings Strategy

Year-end is a good time to reconnect with your defined contribution plan strategy to make sure you are saving enough for a comfortable future.

Take stock of what you have

Use the retirement plan calculator at myplan.johnhancock.com to compare your retirement planning progress with your projected spending needs. This secure online planner can help you take small steps to make yourself more financially fit.

Pay yourself first

By adding a small amount more to your Plan contributions, you can pledge to pay yourself first. Remember, if you took no action when you first started working, your employer automatically enrolled you with a pre-tax 401(k) contribution rate of 50 cents per hour. Why not make more contributions in 25-cent increments to increase your retirement savings considerably? Contact the Fund Office for details.

Review your investments

Remember to check your defined contribution investment choices at myplan.johnhancock.com. Think about why you chose these investments (or took your default option) and whether these decisions are still right to achieve your retirement savings goals. Your Plan offers more than 20 investment options explained on the website. Fund prospectuses and other materials are also posted there. Call John Hancock Retirement Plan Services with questions at (833) 388-6466. Or contact the Fund Office at (800) 595-7473.

Save on taxes and benefit from compounded earnings

The Southern California Pipe Trades Defined Contribution Fund is a retirement plan that helps you save money to supplement your retirement income. Your Plan lets you to contribute directly to your retirement account in several ways:

- Pretax contributions, and any income they earn, are not subject to state or federal income tax until withdrawn. They can help reduce the taxes you pay today and may help lower your taxable income and put you in a lower tax bracket.*
- After-tax Roth contributions are subject to current state and federal income tax. The contributions and any investment earnings are not subject to income tax when withdrawn as a qualified distribution.
- Additionally, your money can generate investment earnings that go back into your account, giving you more money to generate earnings that also add to your account. This is called compounding, and while not guaranteed, may significantly impact your retirement savings.

*Ordinary income taxes are due at withdrawal. Withdrawals before age 59½ may be subject to early distribution penalties.

Download the New John Hancock App

myplan.johnhancock.com

This new app makes it easier to manage your defined contribution plan account, anytime, anywhere. You can:

- **View your account**, including online statements, current balance, rate of return and investment details
- **See how prepared** you are for different real-life scenarios
- **Personalize your savings** and spending needs



Retirement Contribution Limits Increase for 2022

The annual IRS retirement contribution limits will increase effective January 1, 2022.

- If you are under age 50 by the end of next year, the total contributions you can make to all 401(k) plans will be **\$20,500**.
- If you are age 50 or older by the end of next year, the \$6,500 catch-up contribution increases the total contributions you can make to all 401(k) plans to **\$27,000**.

Important
Information
About Your
Benefits



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 get control of your mental, physical and financial health so you can:

- Learn how to access the benefits you need
- Review key reminders and actions
- Reconnect with your retirement savings strategy to get ahead
- Understand tax advantages and changes for the new year

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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Download the New John Hancock App
Retirement Contribution Limits
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Local Union Picnics: Recent Wellness Winners

Each year, Southern California Pipe Trades representatives take part in local union picnics. It's a good way for Plan participants and their families to get answers to benefit questions and enjoy prizes and great food.



The Local Union 761 grand prize wellness raffle winner was Hugo Paniagua (at left) who won a Ninja Professional Plus blender.



The Local Union 398 grand prize wellness raffle winner was Roger Libasora (at center) who won a Samsung Galaxy tablet.