

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

What You Need to Know

This issue describes your preventive care benefits and ways to stay healthy. It also clarifies how to become vested and how the hours you work help your pension grow.

Misconceptions and the Truth About Preventive Care

Your health plan is not just there when you get sick. A preventive care visit with your doctor can help you stay healthy and detect early warning signs of more serious problems.

So, why do only **62%** of U.S. residents make an appointment for preventive care visits—despite more than **90%** saying it's important to get one? Here are common misconceptions about preventive care—and one important truth.

“Preventive care is too expensive.”

After your deductible is met, your medical plan covers 80%-100% of the costs for preventive health services when care is provided through Blue Shield network providers.

“It’s hard to know what preventive care I need.”

There’s one preventive care benefit that’s always consistent—your annual wellness or preventive care visit. Your primary care doctor helps you know what tests or services you need. To search for providers in your plan’s network, use the Find a Doctor tool at [blueshieldca.com](https://www.blueshieldca.com) or the mobile app.

“I’m too busy to deal with preventive care, and I’m not even sick.”

The best time to protect your health is before you become ill. Time spent getting screenings and immunizations can help save you from more serious health issues down the road. Prevention can save time and money in the long run because it can keep you healthy.

The most important truth about preventive care is that it can possibly save your life. Think about preventing a serious illness. Or that your doctor may detect signs of diabetes, high blood pressure or cholesterol before they become serious health issues. Some cancers, such as a breast and colon, have a higher survival rate when caught early.

Remember: preventive care is key to helping you maintain your overall health and quality of life. Call your doctor to make an appointment. Or log into your account at www.blueshieldca.com to see when you are due for a visit.



During your annual wellness visit, your doctor evaluates your health status and suggests preventive care tests you may need.

What’s covered in a preventive care visit?

Your doctor conducts an annual physical exam and determines whether lab tests or prescription drugs are necessary based on factors like age, gender, health status and family history.

What’s not considered a preventive care visit?

If you discuss new medical concerns or a current illness, the entire visit may be considered a medical treatment visit rather than preventive care. While this visit is covered, it may be subject to your Plan’s doctor’s office copay or coinsurance percentage.

For non-preventive care, once you meet your Plan’s medical deductible each year, covered services are paid based on the Blue Shield of California PPO network rate or allowable charge, whichever applies. In most cases, the Plan pays 100% of the PPO network rate for Active Participants and 80% for Pensioners & Surviving Spouses. In some cases, the Plan pays an allowable charge instead of the PPO network rate.

See your *Summary Plan Description* or contact the Fund Office for more information.

Skin Care for Fun in the Sun

While some sun exposure is healthy for producing Vitamin D, a little goes a long way. It only takes 15 minutes before UV rays start to damage skin, increasing risk of skin cancer.

The Skin Cancer Foundation reports that skin cancer is the most common cancer in the U.S. and worldwide. Their research shows that:

- One in five Americans develop skin cancer by age 70.
- More than two die of skin cancer every hour.
- Having five or more sunburns doubles your risk for melanoma.
- When detected early, the five-year survival rate for melanoma is 99%.



Sunscreen is an easy way to make sure you're protected from the sun no matter where you are. The American Academy of Dermatology Association suggests choosing sunscreen rated at SPF 30 or higher. Broad spectrum sunscreens protect against UVA and UVB rays, reducing risk of skin cancer.

And water-resistant brands are more likely to stay in place, even as you sweat. It is best to reapply every 40 to 60 minutes. Most adults will need one ounce of sunscreen to cover the entire body.

Shirts and other clothing are another way to keep your skin healthy. Darker colors and dry, tightly woven fabrics will do a better job of blocking UV rays than light-colored, wet or thin fabrics. Don't forget your sunglasses. They help prevent cataracts and protect the delicate skin around the eyes. Look for sunglasses and clothing that offer UVA and UVB protection.

Self-screen for Skin Cancer or See a Dermatologist

Screenings are key to catching skin cancer early—when it's the easiest to treat.

Your primary doctor may request a screening if you have a weakened immune system or if you or a relative have a history of skin cancer. Blue Shield of California suggests self-screenings to look for unusual blemishes. You may need to see a dermatologist if you find moles that are:

- Asymmetrical
- Have a ragged or jagged border
- Are uneven in color
- Are larger than the size of a pea
- Have changed in size, shape or color over time
- Bleed or are painful to touch

Use Blue Shield's Find a Doctor tool to search for a preferred provider at [blueshieldca.com/fad](https://www.blueshieldca.com/fad).



Don't Forget about the Children

A bad sunburn in childhood or adolescence doubles the risk of melanoma later in life, according to the Skin Cancer Foundation.

Sunscreen performs the same function whether it's labeled for kids or adults. Broad-spectrum SPF 30 sunscreen for kids will provide the same level of protection as broad-spectrum SPF 30 sunscreen for adults. The active ingredients are often the same.

The biggest difference (besides the packaging) is that kids' sunscreen is formulated with sensitive skin in mind, so it is less likely to contain irritating ingredients or chemicals. Sunscreen designed for children may come in more water-resistant or easy application options.

Sunglasses are important for children. Only 10% of parents are aware that kids are exposed to three times the UV radiation as adults, and 50% of the eye damage from UV occurs before the age of 18. Sun exposure from a young age often contributes to eye disease later in life.

Preventive Care for Your Eyes

Remember to schedule WellVision Exams® for you and your covered dependents. VSP network doctors only charge a \$20 copay for annual exams.

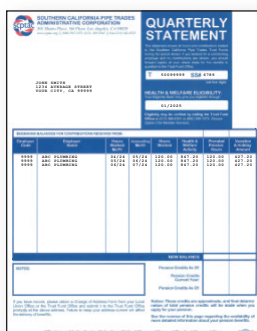


Visit [eyeconic.com](https://www.eyeconic.com) to seamlessly connect your VSP benefits with your eye doctor's expertise and in-network savings. Check out their virtual try-on tool to see yourself in different glasses and choose your favorite pair.

Go to [vsp.com](https://www.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.

IMPORTANT REMINDERS

Review Your Recent Quarterly Statement



Your *Quarterly Statement* mailed in May shows how much your Employer contributed toward your Health and Welfare coverage (including your Vacation and Holiday benefit) during the previous quarter.

Your statement also shows how many Prorated Pension Hours and Pension Credits you earned based on your covered work. The mock statement on page 5 explains how these amounts change each quarter based on recent Employer contributions.

Health Reimbursement Arrangement (HRA)

If you have an HRA account, you receive a separate quarterly statement to show your available HRA allowance. Be sure to use this money to reimburse yourself (on a tax-free basis) for qualified expenses that you and your covered dependents paid that were not covered by your medical, dental, vision and prescription drug coverage. You can also use HRA dollars to pay yourself back for deductibles, copayments, premiums and other IRS-qualified expenses. For faster processing, email your receipts to HRA@sctpac.org. Or use your SCPT H&W HRA Debit Card.

Moving Soon?

The best way to update your address with the Fund Office is by submitting a *Change of Address Form*. Download and print the form at www.sctpac.org. Or ask the Fund Office or your local union for a copy. You may email, fax or mail your completed form to the Fund Office. For faster processing, email the *Change of Address Form* to coa@sctpac.org.

Automatic Vacation & Holiday Payments

Your Employer contributes to your individual Vacation & Holiday account based on the number of hours you work. Payouts are automatically issued in April and December for contributions made through November 30th each year (called the Normal Benefit). Forms are not required for payments issued by check.

Note: You may choose to set up direct deposit for this payment instead of receiving a check. If you have not yet requested direct deposit of the automatic payments and would like to, you can contact the Fund Office to request the *Normal Benefit Election Form Authorizing Agreement for Direct Deposit*. Or download it from sctpac.org. Otherwise, a check will be mailed to your address on file. **Note:** For faster processing, email the completed form to vacation@sctpac.org.



Are You Near Retirement?

The best way to get started is to request a *Benefit Estimate* and *Pension Status Statement* from the Fund Office. These statements provide your eligibility



status, your earned benefit at age 65 and a projected estimated monthly benefit based on your proposed start date and other factors.

Be sure to apply for benefits at least three months before your retirement date so

payments will begin on time. To request statements, estimates or the *Basic Pension Application*, visit sctpac.org or call the Fund Office.

Book Dental Visits Early

Summer is a good time to schedule dental visits for you and your covered dependents.

MetLife Dental PPO

www.metlife.com or (800) 438-6388

Under this option, you can use any dentist, but your out-of-pocket costs are usually much lower when you choose dentists who participate in MetLife's PDP Plus network. It's a good idea to check whether your dentist participates in the MetLife network before receiving services.

DeltaCare USA (DHMO)

www1.deltadentalins.com or (800) 422-4234

Under this option, all services and referrals must be provided by your assigned DeltaCare USA (DHMO) network dentist; otherwise benefits will not be paid. There are no calendar year deductibles or benefit maximums, including for orthodontia.

RECENT BENEFIT UPDATE

The Board of Trustees sent the recent benefit update (called a *Supplement*) listed below. Contact the Fund Office at (800) 595-7473 if you need copies. Supplements can also be downloaded from the Fund Office website at www.sctpac.org. Keep these updates with your *Summary Plan Description* (SPD).

Defined Contribution Fund

Supplement #7: Required Beginning Distributions, Involuntary Cash-Out of Small Accounts, Distributions to Terminally Ill Participants, and Disclaimer of Benefits

Easy Cheesy Pita Flatbread

As filling as it is cheesy, this flatbread satisfies a pizza craving without the extra fat.



Ingredients (Serves 4)

- 2 cups asparagus, chopped
- 1 tsp olive oil
- 1 ½ cups cottage cheese
- ¼ tsp salt
- ½ tsp pepper
- 1 ½ cups provolone cheese, grated
- 3 tbsp parsley, basil, chives or dill
- 4 whole-wheat pitas

Directions

1. Preheat oven to 425 °F.
2. Line two baking sheets with parchment paper.
3. Toss asparagus with olive oil and sprinkle with salt and pepper.
4. Place asparagus on one baking sheet and roast for five minutes.
5. Blend cottage cheese until smooth.
6. Combine cottage cheese, salt, pepper, 1 cup provolone and herbs in a medium-size bowl.
7. Place pitas on the other baking sheet.
8. Spread cottage cheese mixture on each pita, leaving about a ½-inch border around the edges.
9. Sprinkle asparagus and remaining ½ cup provolone over the cottage cheese mixture.
10. Bake for 15 to 18 minutes until golden brown.

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 or myplan.johnhancock.com

Health & Welfare Fund

Doctor on Demand: (800) 997-6196 or doctorondemand.com

PlushCare: (888) 370-4689 or plushcare.com

NurseHelp 24/7: (877) 304-0504

DeltaCare USA (DHMO): (800) 422-4234 or www1.deltadentalins.com

MetLife Dental PPO: (800) 438-6388 or www.metlife.com

Vision Service Plan (VSP): (800) 877-7195 or vsp.com

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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.

How the Hours You Work Affect Your Pension Benefit

Even if retirement is years away, it's important to know how the pension plan works.


The Southern California Pipe Trades Retirement Plan calculates your pension benefit based on amounts your Employer contributes on behalf of your covered hours. Every pension hour you work helps your benefit grow.

The Plan's benefit formula uses your Prorated Pension Hours to calculate your benefit amount when you retire. Pension Credits determine when you are eligible to retire. You build plan credit based on your years of covered employment. To earn one Pension Credit, you need at least 1,260 pension hours per calendar year.

You can earn up to one Pension Credit per calendar year based on your covered employment. If you stay in covered employment and

earn at least 10 Pension Credits, you can retire and begin receiving benefits as early as age 55. Once a participant works long enough to earn 25 Pension Credits, a higher accrual rate kicks in to affect future hours worked.

EXAMPLE: The mock statement below shows details for "John Smith" who worked 120 covered hours each month in the quarter shown. Your own statement will be different based on your situation. Your next *Quarterly Statement* will be mailed in August to show your Prorated Pension Hours and Pension Credits based on covered employment from May through July (as reported to the Fund Office).



SOUTHERN CALIFORNIA PIPE TRADES ADMINISTRATIVE CORPORATION
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QUARTERLY STATEMENT

This statement shows all hours and contributions related to the Southern California Pipe Trades Trust Funds during the period shown. If you worked for a contributing employer and no contributions are shown, you should forward copies of your check stubs for the months in question to the Trust Fund Office.

T 50099999 **SS#** 6789
last four digits

HEALTH & WELFARE ELIGIBILITY:
Your Eligibility Bank may give you eligibility through

01/2025

Eligibility may be verified by calling the Trust Fund Office at (213) 385-6161 or (800) 595-7473. Choose Option 2 for Member Services.

JOHN SMITH
1234 AVERAGE STREET
YOUR CITY, CA 99999

BEGINNING BALANCES FOR CONTRIBUTIONS RECEIVED FROM: 05/01/2024 - 07/31/2024 360.00 2136.00

Employer Code	Employer Name	Hours Worked Mo/Yr	Accounting Mo/Yr	Hours Worked	Health & Welfare Activity	Prorated Pension Hours	Vacation & Holiday Amount
9999	ABC PLUMBING	04/24	05/24	120.00	847.20	120.00	427.20
9999	ABC PLUMBING	05/24	06/24	120.00	847.20	120.00	427.20
9999	ABC PLUMBING	06/24	07/24	120.00	847.20	120.00	427.20
NEW BALANCE						720.00	3417.60

NOTES:

Pension Credits As Of: 12/31/23 5.000

Pension Credits Current Year: 0.500

Pension Credits As Of: 06/30/24 5.500

If you have moved, please obtain a Change of Address Form from your Local Union Office or the Trust Fund Office and submit it to the Trust Fund Office promptly at the above address. Failure to keep your address current will affect the delivery of benefits.

Notice: These credits are approximate, and final determination of total pension credits will be made when you apply for your pension.

See the reverse of this page regarding the availability of more detailed information about your pension benefits.

Office hours are Monday, Tuesday, Wednesday and Friday, 8:00 a.m. to 4:00 p.m. and Thursday 8:00 a.m. to 6:00 p.m.

Here is John Smith's ID number (T number) and the last four digits of his Social Security number. For security, you can refer to the confidential T number shown on your statement whenever you contact the Fund Office.

This quarter, John's Employer contributed **\$1,281.60** in Vacation & Holiday benefits, for a new ending balance of **\$3,417.60**.

John earned five Pension Credits for his covered hours as of December 31, 2023.

As of June 30, 2024, John's Pension Credits increased to **5.50**. Once John's Prorated Pension Hours reach **1,260** this year, he will have earned one Pension Credit for a total of **6.00** Pension Credits. **Note:** Participants can only earn up to one Pension Credit per calendar year.

If he stays in covered employment and earns at least **10 Pension Credits**, he can retire and begin receiving pension benefits as early as age 55. But his benefit will be reduced based on his age (under 65). If he earns **30 or more** Pension Credits, he can retire at any age and receive his full benefit. The benefit accrual rate also goes up once he has **25 or more** Pension Credits. See your *Summary Plan Description (SPD)* for information about all your benefits.



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**Important
Information
About Your
Benefits**



Informer

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JUNE 2024 | VOLUME 33 | ISSUE 2

The Board of Trustees of the **Southern California Pipe Trades** trust funds oversees the collectively bargained benefits available to you and your enrolled dependents.

This Informer highlights what you need to know about preventive care. It also clarifies pension plan terms such as vesting and pension credits.

- **Learn** the value of preventive care and ways to stay healthy
- **Get** the latest facts on skincare to help prevent cancer
- **Take** advantage of preventive dental and vision care benefits
- **Review** benefit reminders and actions
- **Understand** key concepts about your retirement plan

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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EXAMPLE: How to Become Vested

Vesting means you have the right to receive a future benefit from the pension plan even if you leave covered employment. This chart shows how to become vested by completing five vesting years (each with at least **1,000 hours** of service).

This participant did not have at least 1,000 hours of service in 2019—so he/she did not receive a year of *vesting credit*. During the next five years (2020 through 2024), he/she earned at least **1,000 hours** of service each year. Once the participant completed **1,000 hours** of service in 2024, he/she had five *vesting credits* and became a vested participant.

Once vested, you cannot lose your accumulated pension credit or vesting credit through a break in covered employment. See page 5 to learn how your pension grows with more years of service.

