

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Navigating the Wildfire Crisis Support and Resources for Participants

Our thoughts are with those impacted by the recent California wildfires. If you reside in an area affected by the wildfires and are covered under the SCPT Health & Welfare Fund or the SCPT Pensioners & Surviving Spouses Health Fund, the following benefits may be available to you:



Emergency Drug Refills

Participants residing in an area affected by the California wildfires can receive immediate refills of their prescriptions, even if they are not yet due for a refill. Fill your prescriptions as you usually do, and Blue Shield California will override limits for participants in affected zip codes. **Note: quantity limits for high-risk drugs like opioids are still in effect.**



Dental Services

DeltaCare USA participants impacted by the fires can call DeltaCare USA's Customer Service at (800) 422-4234 for assistance with:

- Provider reassignments
- Referrals for specialty care
- Emergency services
- Lost dental appliances—if eligible

MetLife PPO participants impacted by the fires can call MetLife's Customer Service at (800) 942-0854 or access information via MyBenefits portal at www.MetLife.com (click "Contact us now") to inquire on specific benefits available to them (such as dental appliances).



Vacation & Holiday Benefit

Your vacation and holiday benefit provides you with cash benefits during your working years, especially for vacation and holiday expenses. Participants can take their one-time annual interim Vacation & Holiday withdrawal or apply for a monthly benefit. Please contact the Fund Office for more information by calling (800) 595-7473 or emailing vacation@scptac.org.



Health Reimbursement Arrangement (HRA)

Your HRA allowance can be used to reimburse you (on a tax-free basis) for eligible health care expenses not covered through your medical, dental, vision and prescription drug benefits or other coverage. This includes deductibles, copayments, premiums and certain non-covered expenses. Use your HRA debit card when you make a payment and save your cash for other urgent expenses. Log in to your HRA account at scptac.lh1ondemand.com (or log in via your mobile App) to check your balance or submit supporting documents for expenses. Please contact the Fund Office at (800) 595-7473 or via email at health@scptac.org to request new HRA debit cards.

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.

Navigating the Wildfire Crisis Continued



Vision Services

Help is available for those impacted by the fires needing replacement eyewear or an eye exam:

- Participants who have already used their available benefit but have lost or broken their eyewear due to the fires can call the Member Services Support Line at **(800) 877-7195** to have their VSP benefits reinstated.
- Participants who have not yet used their available benefit can simply contact a VSP provider to schedule an appointment. Visit www.vsp.com/eye-doctor.
- Individuals who do not have VSP coverage can contact their local American Red Cross chapter/shelter or call **800 RED CROSS (800) 733-2767** to ask about support for replacement eyewear, which may include VSP Eyes of Hope gift certificates or an alternative solution.



Legal Advice

MetLife is activating an Emergency Response Legal Assistance Plan which is available to all participants. Network attorneys can provide document review and consultations for many issues at no cost. These include:

- Reviewing documents related to federal aid and insurance claims
- Providing consultation for identity theft issues due to lost personal documents
- Answering questions about damaged property for renters or homeowners
- Providing advice on handling creditors and bill collectors

The Emergency Response Legal Assistance Plan is available to all participants at no cost. This plan will be in place through March 31, 2025. For additional information contact the Client Service Center at **(800) 821-6400**.



Financial Assistance Through Defined Contribution Fund Withdrawals

For those facing significant financial burdens due to the wildfires, your defined contribution plan may offer a lifeline through hardship withdrawal and/or a qualified disaster recovery distribution. While it's important to consider these options carefully, accessing your retirement savings could provide necessary relief if you find yourself in dire need. Please consult with the Fund Office to understand the eligibility criteria, potential tax implications and repayment options (if any).

Eligibility

Generally a hardship withdrawal can be made for immediate and heavy financial needs but are limited to specific circumstances and require supporting documentation.

A qualified disaster recovery distribution (QDRD) can be made in cases where your principal residence is located within a FEMA declared disaster area, you have sustained an economic loss as a result of that disaster, and you apply for the QDRD within 180 days from the first day of the disaster. Supporting documentation is required.

Amount

For a hardship withdrawal, the amount you can withdraw is limited to the amount that is supported by your documentation and may not exceed your account balance. Hardship withdrawals may be subject to federal and state income tax. Early withdrawal tax penalties may also apply if you are under age 59 ½ at the time of distribution. Some exceptions may apply.

Qualified disaster relief distributions are limited to \$22,000 per disaster and may not exceed your account balance. Early withdrawal tax penalties do not apply if you are under age 59 ½ at the time of distribution. Taxes can also be assessed over a three-year period and you are permitted to repay all (or a portion) of the distribution.

Process

Contact the Fund Office by calling **(800) 595-7473** or emailing definedcontribution@scptac.org to understand the specific requirements and documentation needed for a hardship withdrawal and for a qualified disaster recovery distribution.

Mental Health Check-in



Complete this Mental Health Check-in from Blue Shield and you'll receive quick insights into how you're doing mentally and emotionally in the areas of flourishing, anxiety, and depression.



Scan the QR code to take this short online assessment.

IMPORTANT REMINDERS

Annual Coordination of Benefits Form Required

If you haven't already sent the Fund Office a new *Annual Coordination of Benefits Form* for 2025, complete and return ASAP.

All participants/dependents eligible under either the Health & Welfare Fund or the Pensioners & Surviving Spouses Health Fund must complete a new form each year.



Your medical and prescription drug claims will be denied until after the form is received. Remember, you have 12 months from the claim denial date to submit your ACOB form. Complete and return the form mailed to you in December or scan the QR code to download and complete a fillable copy.

You can return it by email to health@scptac.org or by mail to the address printed on the form.

Recycle Those Old ID Cards!

New Blue Shield California ID cards were mailed to you in January. Please recycle your old cards and be sure to present your new card before receiving services. If you did not receive a card or to report a lost card, contact the Fund Office by calling (800) 595-7473 or emailing info@scptac.org.

Update Your Plan Address

Make sure you're putting away the max for retirement! The IRS increased 401(k) contribution limits for all age groups this year. The increases are as follows:

- Participants who will be age 49 and younger as of 12/31/2025, have a contribution limit of **\$23,500**.
- Participants who will be age 50-59 and ages 64+ as of 12/31/2025, have a contribution limit of **\$31,000** (\$23,500 + \$7,500 catch-up contributions).
- Participants who will be age 60-63 as of 12/31/2025, have a contribution limit of **\$34,750** (\$23,500 + \$11,250 catch-up contributions).

Please visit www.irs.gov for more information on 401(k) contribution limits.

QUICKLY ACCESS FORMS

Scan the QR code to download or complete forms online. Please note that several forms such as Beneficiary Forms, V&H Forms, and Change of Address Forms are available for submission via DocuSign.



Email Your Questions and Forms to the Fund Office

For general plan inquiries, email info@scptac.org. Please allow up to 3 business days for a response. To help streamline the processing of your inquiry, you may also use the dedicated emails below.

Health & Welfare Plan — health@scptac.org

For Health & Welfare Plan questions and form submission.

Vacation & Holiday Plan — vacation@scptac.org

For Vacation & Holiday related questions and form submission.

Pension Plan — pension@scptac.org

For Pension related questions and form submission.

Defined Contribution Plan — definedcontribution@scptac.org

For Defined Contribution related questions and form submission.

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.scptac.org. Keep these updates with your *Summary Plan Description* (SPD).

Defined Contribution Fund

Supplement #9: Qualified Disaster Recovery Distributions

Sweet Potato Salad



Ingredients

- 4-5 medium sweet potatoes, washed well and chopped into bite-sized cubes
- 2 tablespoons extra virgin olive oil
- 1/2 cup celery, chopped
- 1/2 cup red onion, chopped
- 6 slices bacon or vegetarian bacon, cooked and crumbled
- 1/2 cup coconut milk
- 1 tablespoon apple cider vinegar
- 1 tablespoon chopped fresh chives
- 1 tablespoon chopped fresh dill
- 1/2 teaspoon salt

Directions

1. Mix the coconut milk, olive oil, vinegar, chopped herbs and salt together in a small jar. Put the lid on tightly and shake well.
2. Bring a couple cups of water to a boil in medium-large pot fitted with a steamer basket. Add the chopped sweet potato to the basket. Steam for 15 to 20 minutes until tender.
3. Place the sweet potatoes in a serving bowl and allow to cool completely.
4. Add the chopped celery, onions and bacon to the bowl, then pour the dressing on top.
5. Toss gently and chill well before serving.

Source: this smile-friendly recipe is provided by Delta Dental

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

NurseHelp 24/7: (877) 304-0504

DeltaCare USA Dental (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

Trustees of the Southern California Pipe Trades Health & Welfare, Pensioners & Surviving Spouses Health, Defined Contribution, Retirement and Christmas Bonus Funds

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Southern California Pipe Trades Administrative Corporation

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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.

Moving Past the Isolation of Depression

Depression is a complex and often debilitating condition that affects millions of people globally. Symptoms include a deep sense of sadness and a lack of interest in life, impacting everything from personal relationships to day-to-day routines. Acknowledging the depth of depression is the first step toward healing.

It's important to recognize symptoms early—such as persistent sadness, changes in sleep and appetite, and feelings of worthlessness—and to understand that these are not just



fluctuations in mood but signs of something more serious.

One of the pervasive challenges of dealing with depression is the isolation it can create. This isolation is not just a byproduct of the condition but also a contributing factor that can intensify feelings of sadness and detachment.

If you are feeling depressed, there are things you can do

that can help. Sometimes when you are depressed, even the smallest task can seem overwhelming. Often the last thing you want to do is be social or engage with others. But taking small action steps and making human connections is very often the antidote that can help most.

For many, seeking professional help is a vital part of the healing process. Therapy, whether it involves cognitive-behavioral techniques or interpersonal discussions, has proven to be effective in combating isolation and treating depression. For some, medication may also play a critical role, but it's important to consult with a healthcare provider to navigate this option safely.

Many find that a combination of therapeutic approaches, including medication, therapy, and setting small, realistic goals can help combat the overwhelming feelings that often accompany depression. Achieving these goals can lead to a boost in self-esteem and a greater sense of control over one's life, providing clear markers of progress. Exercise is yet another way to reduce the symptoms of depression.¹

While feelings of isolation can be daunting, it's important to remember that help is available. By leaning on the support of loved ones, engaging with supportive communities, and seeking professional help, you can begin to move past feelings of isolation and improve your depression symptoms.

¹Source: <https://blueshieldca.crediblemind.com/articles>

5 Steps to Improve Your Overall Wellbeing

Addressing the isolation that often accompanies depression is critical as it can significantly impact recovery and wellbeing. Here are some actionable (doable) steps that you can take now to help reduce feelings of loneliness and strengthen your support networks:

Reach Out

Make it a habit to reach out to family and friends regularly, even if it's just a quick check-in via text, a phone call, or a video chat. Consistent communication helps keep the feeling of connection alive. If this seems too overwhelming at first, try starting with just one or two people every week or every other week.

Go Outside

Being inside can play a big part in feeling isolated. Try to go outside a few times a week. Take a walk, sit on a bench or in the grass, or simply breathe in the fresh air. You can even try finding someone to join you to help keep you accountable. If it's cold, remember that being outside for even just a few minutes can help.

Express Your Feelings

Open up about your feelings with trusted friends or family members. Sharing your experiences can lessen the burden of depression and help others understand how they can best support you.

Join a Support Group

If you're not ready to share your feelings with loved ones, consider joining a support group where you can connect with others who are facing similar challenges. These groups provide a platform for exchanging stories, advice, and encouragement in a safe and understanding environment. Typically, they are run by a clinician such as a therapist or psychologist, so you'll get the added support of clinical help too.

Incorporate Lifestyle Changes

Regular physical activity, a balanced diet, and adequate sleep all contribute to better mental health. These habits help stabilize mood, increase energy levels, and improve overall wellbeing. Mindfulness, prayer, and meditation practices can offer profound insights and relief by cultivating a state of open awareness and acceptance. We encourage you to follow this 5-4-3-2-1 practice for mindfulness.



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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 issue of *Informer* helps you understand the benefits and resources available to you in response to the L.A. fires, ways to cope with the isolation that comes with depression, as well as important benefit reminders.

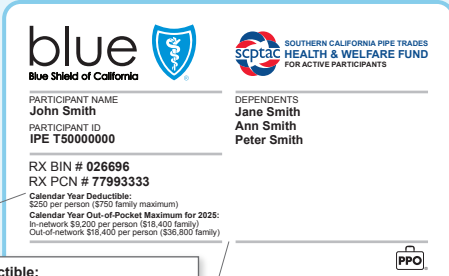
Take a few minutes to read what's inside and share it with your family. For more information, contact the Fund Office at **(800) 595-7473**.

WHAT'S INSIDE

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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 into your account at www.blueshieldca.com.



blue
Blue Shield of California

**SOUTHERN CALIFORNIA PIPE TRADES
SCPTAC HEALTH & WELFARE FUND
FOR ACTIVE PARTICIPANTS**

PARTICIPANT NAME
John Smith

PARTICIPANT ID
IPE T50000000


RX BIN # **026696**
RX PCN # **77993333**

Calendar Year Deductible:
\$250 per person (\$750 family maximum)

Calendar Year Out-of-Pocket Maximum for 2025:
In-network \$9,200 per person (\$18,400 family)
Out-of-network \$18,400 per person (\$36,800 family)

DEPENDENTS
**Jane Smith
Ann Smith
Peter Smith**

PPO



blue of california

blueshieldca.com/networkPPO

800-541-6652 Blue Shield of CA Provider Service
800-810-2583 Locate a Provider Outside CA
800-595-7473 Fund Office Customer Service
213-385-6161 Fund Office Customer Service

blueshieldca.com/networkPPO

800-541-6652 Blue Shield of CA Provider Service
800-810-2583 Locate a Provider Outside CA
800-595-7473 Fund Office Customer Service
213-385-6161 Fund Office Customer Service Outside U.S.
213-386-0418 Fund Office Customer Service FAX
877-304-0504 NurseHelp 24/7
HRA Portal Login: tinyurl.com/SCPTAC-HRA
Fund Office Email Inquiry: info@scptac.org

Your ID card lists your Calendar Year Deductible and Out-of-Pocket Maximum.

Keep your ID card handy so you can contact your providers quickly when needed.