



# Informer

A quarterly publication of the Southern California Pipe Trades Administrative Corporation

## Open Enrollment is October 1st to November 30th!

Open Enrollment is your opportunity to make changes to your current dental and vision benefit elections for coverage effective January 1, 2027.

### During this period:



**Active Health Plan** participants may change their dental coverage election.



**Pensioners and Surviving Spouses** may enroll in, change or opt out of dental and vision coverage.

## Dental Plan Options

The Fund will continue to offer both **MetLife Dental PPO** and **DeltaCare USA DHMO** dental options in 2027.

If you do not wish to change your current dental election, **no action is required** and your election will remain the same. If you would like to change your dental election, you must complete and return a Dental Election Form by November 30th.

Choosing the right dental plan depends on your needs, including your preferred dentist, expected services, and how you prefer to manage out-of-pocket costs. Review **How to Compare PPO and DHMO Dental Plan Options** on page 2 for a side-by-side comparison of each plan.

## Vision Coverage Reminder



Active participants who are already enrolled in Vision (VSP) coverage **do not need to re-enroll**. Eligible participants may enroll in vision coverage at any time by submitting a Vision Enrollment Form to the Fund Office. Coverage begins on the 1st of the month following when the form is received.



Pensioners and Surviving Spouses who wish to enroll in, change, or opt out of coverage must complete and return a Vision Enrollment Form during Open Enrollment by November 30th.



## How Do I Make Changes During Open Enrollment?

Open Enrollment materials and election forms will be mailed to eligible participants in the coming weeks and will also be available at [www.scptac.org](http://www.scptac.org).

Return completed forms to the Fund Office by mail, fax, or email.

Any changes must be submitted to the Fund Office by **November 30th** to become effective January 1, 2027.

*Note: after the deadline, changes cannot be made until the next Open Enrollment period.*



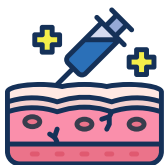


# How to Compare PPO and DHMO Dental Plan Options

For Active Participants and Pensioners and Surviving Spouses who enroll in 2026 during Open Enrollment for coverage effective January 1, 2027.

| Benefits                                                                                       | MetLife Dental PPO                                                                                                   | DeltaCare USA DHMO                                                                                     |
|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Choice of Dentist</b>                                                                       | Visit any licensed dentist, but you'll save the most by visiting a MetLife PPO-contracted dentist.                   | You must select and receive care from your assigned DeltaCare USA network dentist to receive benefits. |
| <b>Deductible</b>                                                                              | \$50 per person or Family maximum of \$150 (Active Participants)<br>\$100 (Pensioners)                               | No annual deductible                                                                                   |
| <b>Calendar Year Maximum</b>                                                                   | \$1,800                                                                                                              | No annual benefit maximum                                                                              |
| <b>Preventive Care:</b><br>Exams, cleanings, x-rays, fluoride & sealants                       | Covered at 100% in-network<br>If out-of-network, 100% of approved charges                                            | Covered at 100%                                                                                        |
| <b>Basic Care:</b> Extractions, oral surgery, fillings, endodontics, anesthesia & periodontics | Covered at 100% in-network<br>If out-of-network, 100% of approved charges                                            | Covered at 100%                                                                                        |
| <b>Major Care:</b> Crowns & bridges, gold fillings, dentures & certain prosthodontic benefits  | Covered at 90% in-network (subject to MetLife contracted fee schedule)<br>If out-of-network, 90% of approved charges | Covered at 100%                                                                                        |
| <b>Orthodontia</b>                                                                             | Covered up to lifetime maximum of \$1,800                                                                            | Covered at 100%                                                                                        |
| <b>Claims</b>                                                                                  | No claim forms required except for out-of-network services.                                                          | No claim forms required                                                                                |

For additional information, see Benefit Summaries located on our website at [www.scptac.org](http://www.scptac.org).



## Skin Cancer Prevention: What to Watch For

Skin cancer is one of the most common and most preventable types of cancer. For those who work outdoors, protecting your skin is an important part of your overall health.

### Know the Warning Signs

Use the simple “ABCDE” guide to spot warning signs of melanoma, the most serious form of skin cancer:

**A**symmetry - One half of a mole looks different from the other half.

**B**order - Edges are irregular, ragged, or blurred.

**C**olor - Uneven color or multiple shades within the same spot.

**D**iameter - Larger than the size of a pencil eraser (about 6mm).

**E**volving - Any change in size, shape, color, or symptoms like itching or bleeding.





# Changes to Pensioner Premiums for 2027

Open Enrollment is from October 1 - November 30, 2026. Pensioners and Surviving Spouses may enroll in or change dental and vision elections during that time for an effective date of January 1, 2027. **No action is required** if you wish to remain enrolled in your current plan.

**Remember:** You cannot enroll in or change vision or dental options until the next Open Enrollment period. Dental coverage may be terminated at any time upon request, but Vision coverage can only be terminated during Open Enrollment.



## Vision Open Enrollment

Vision benefits through VSP remain the same for 2027. See the chart on page 4 for coverage and co-pays. Contact VSP with benefit questions or find a network provider at [vsp.com](http://vsp.com).

| Vision Service Plan (VSP)                |                 |
|------------------------------------------|-----------------|
| Coverage Level                           | Monthly Premium |
| Pensioner Only                           | \$4.93          |
| Pensioner + Spouse                       | \$9.89          |
| Call (800) 877-7195 for more information |                 |



## Dental Open Enrollment

Participants will continue to have the option to enroll in either MetLife Dental PPO or DeltaCare USA DHMO.

| MetLife Dental PPO                       |                 |
|------------------------------------------|-----------------|
| Coverage Level                           | Monthly Premium |
| Pensioner Only                           | \$64.90         |
| Pensioner + Spouse                       | \$129.81        |
| Call (800) 942-0854 for more information |                 |

| DeltaCare USA DHMO                       |             |               |
|------------------------------------------|-------------|---------------|
| Coverage Level                           | High Option | Medium Option |
| Pensioner Only                           | \$22.96     | \$15.78       |
| Pensioner + Spouse                       | \$45.83     | \$31.35       |
| Call (800) 422-4234 for more information |             |               |



## Important Upcoming Dates

### SEPTEMBER

**5** Vacation & Holiday Monthly Benefit (on or around the 5th)

### OCTOBER

**1** Save the date for Dental and Vision Open Enrollment — starting October 1, 2026!

### NOVEMBER

**5** Vacation & Holiday Monthly Benefit (on or around the 5th)

### DECEMBER

**5** Vacation & Holiday Monthly Benefit (on or around the 5th)

## Important Benefit Updates

Three recent benefit updates were mailed to you. These benefit updates are referred to as “Supplements”.

If you need a copy, please reach out to us and we can email or mail one to you. Additionally, Supplements can be downloaded from our website at [www.scptac.org](http://www.scptac.org).

Be sure to keep these Supplements with your SPD (Summary Plan Description).



### Defined Contribution Fund

Supplement No. 1: Increase in Fees Charged to Accounts to Cover Plan Expenses



### Health & Welfare Fund (Active Plan)

Supplement No. 5: Establishing, Re-establishing, and Maintaining Eligibility



### Pensioners & Surviving Spouses Health Fund

Supplement No. 5: Physical Therapy and Occupational Therapy Benefit

# Get the Most from Your Vision Coverage

Your Vision Service Plan (VSP) benefits remain the same for 2027. Whether you are an Active Participant, Pensioner, or Surviving Spouse, make the most of your vision coverage by scheduling regular eye exams and using your available benefits. For the greatest savings, visit a VSP network provider. Out-of-network providers may result in higher out-of-pocket costs, and you may need to submit claims directly to VSP for reimbursement.

Visit [vsp.com](https://vsp.com) or download the **VSP app** to find a provider, view your coverage and claims, schedule appointments, obtain a VSP ID card, and access additional savings and resources. For questions or to find a provider, contact VSP at **(800) 877-7195**.



For Active and Pensioner Participants

| BENEFIT                                    |  | COVERAGE                                                                                                                                                | WHAT YOU PAY IN-NETWORK                    |
|--------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| WellVision Exam®                           |  | Comprehensive eye exam<br>Every 12 months                                                                                                               | \$20 copay for exam and glasses            |
| Essential Medical Eye Care                 |  | Treatment of non-routine eye conditions (e.g., glaucoma, diabetic eye disease), as needed                                                               | \$20 copay for exam and treatment          |
| Frames                                     |  | \$150 frame allowance<br>Every 24 months<br>20% savings on amount over allowance<br>\$200 Feature Frame Brands allowance<br>\$200 VisionWorks allowance | \$0 copay<br>(included in \$20 exam copay) |
| Lenses                                     |  | Single vision, lined bifocal, and lined trifocal lenses<br>Every 12 months                                                                              | \$0 copay<br>(included in \$20 exam copay) |
| Lens Enhancements                          |  | Standard progressives<br>Every 12 months<br>30% savings on other lens enhancements                                                                      | \$0 copay                                  |
| Contacts (Instead of Glasses)              |  | \$130 contact lens allowance and contact lens exam<br>Every 12 months                                                                                   | Up to \$60 copay for exam                  |
| Extra Savings                              |  | Extra \$50 to spend on featured frames<br>20% savings on additional glasses or sunglasses                                                               | \$0                                        |
| VSP Diabetic Eyecare and Retinal Screening |  | Retinal screening and services for diabetic-related eye disease, glaucoma and AMD<br>Limitations and coordination with medical coverage may apply       | Up to \$39 with WellVision Exam®           |
| Laser Vision Correction                    |  | Average 15% off regular price or 5% off promotional price (discounts only from contracted facilities)                                                   | Contact VSP                                |



For Active Participants and Eligible Dependents Only

| BENEFIT                                |  | COVERAGE                                                                                                           | WHAT YOU PAY IN-NETWORK   |           |
|----------------------------------------|--|--------------------------------------------------------------------------------------------------------------------|---------------------------|-----------|
| KidsCare (Dependent Children Only)     |  | Two eye exams and frames<br>Every 12 months<br>Additional lenses covered if prescription changes meet requirements | \$20 copay                |           |
| ProTec Safety® Plan (Participant Only) |  | Safety Frames<br>Every 24 months                                                                                   | Lenses<br>Every 12 months | \$0 copay |

## Dark Chocolate Pumpkin Bars

Lower in added sugar than many traditional desserts, these pumpkin bars are perfect for an afternoon snack, or a wholesome treat after dinner.

### Ingredients

- 1 cup rolled oats
- ½ cup whole wheat flour
- 1 tablespoon ground flaxseed
- 1 teaspoon cinnamon
- ½ teaspoon pumpkin pie spice
- 1 teaspoon baking powder
- ¼ teaspoon baking soda
- 2 large eggs
- 1 cup pumpkin puree
- ¼ cup maple syrup
- 3 tablespoons melted coconut oil, slightly cooled
- 1 teaspoon vanilla extract
- ½ cup dark chocolate chips
- ¼ cup chopped walnuts

### Directions

1. Preheat the oven to 350°F and coat an 8 × 8-inch baking pan with nonstick cooking spray.
2. In a medium bowl, combine all ingredients and stir until just mixed.
3. Pour the batter into the prepared pan and spread evenly with a spatula.
4. Bake for 20 to 24 minutes, or until the edges are lightly golden and a toothpick inserted into the center comes out clean.
5. Let the bars cool completely in the pan on a wire rack before slicing.
6. Serve and enjoy!

Source: Delta Dental



## Are You Ready for Retirement?

Retirement can last decades, making it important to plan for everyday expenses, healthcare costs, and unexpected needs. While many experts recommend saving enough to replace 70–80% of your pre-retirement income, healthcare expenses, inflation, and other costs can impact your savings.

### See Where You Stand

Scan to use the John Hancock “How Close Are You?” tool and get a personalized snapshot of your retirement readiness.



## Your Plan Contacts

### SOUTHERN CALIFORNIA PIPE TRADES ADMINISTRATIVE CORPORATION FUND OFFICE

501 Shatto Place, Suite 500  
Los Angeles, CA 90020

#### Office Hours:

Monday – Wednesday: 8:00am to 4:00pm  
Thursday: 8:00am to 6:00pm  
Friday: 8:00am to 4:00pm

☎ (800) 595-7473 or (213) 385-6161

📠 (213) 383-0725

✉ info@scptac.org

🌐 www.scptac.org

### MEDICAL & DENTAL

#### NurseHelp 24/7

☎ (877) 304-0504

#### Doctor on Demand

☎ (800) 997-6196

🌐 doctorondemand.com

#### DeltaCare USA Dental (DHMO)

☎ (800) 422-4234

🌐 www1.deltadentalins.com

#### MetLife Dental (PPO)

☎ (800) 942-0854

🌐 www.metlife.com

#### VSP — Vision Service Plan

☎ (800) 877-7195

🌐 www.vsp.com

### DEFINED CONTRIBUTION FUND

#### John Hancock

☎ (833) 388-6466

🌐 myplan.johnhancock.com

### BOARD OF TRUSTEES

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

Trustees of the Health & Welfare, Pensioners & Surviving Spouses Health, Defined Contribution, Retirement and Christmas Bonus Funds include:

#### Union

David Baldwin  
Steven Beringer  
Shane Boston  
Ben Clayton  
Rodney Cobos  
Jeremy Diaz  
Javier Flores  
Robert James  
Greg Lewis  
Ricardo Perez  
Joe Raymond  
Bill Steiner  
Sasha Stevens

#### Employer

Ryan Cavanaugh  
Travis Craven  
Jason Gordon  
Jeff Hachey  
Adam Kaplan  
Chip Martin  
John Modjeski  
Jeff Stevanus  
Bryan Suttles  
Steve Valot  
Larry Verne  
Pip Zaide



**Southern California Pipe Trades Administrative Corporation**  
501 Shatto Place, Suite 500, Los Angeles, CA 90020

PRESORT  
FIRST CLASS  
U.S. POSTAGE  
**PAID**  
LOS ANGELES, CA  
PERMIT NO. 2342



# Informer

A quarterly publication of the Southern California Pipe Trades Administrative Corporation

SEPT 2026 • VOLUME 35 • ISSUE 3

## What's Inside

|                                                       |   |                                              |   |
|-------------------------------------------------------|---|----------------------------------------------|---|
| Open Enrollment is October 1st to November 30th!..... | 1 | Changes to Pensioner Premiums for 2027 ..... | 3 |
| How to Compare PPO and DHMO Dental Plan Options ..... | 2 | Get The Most From Your Vision Coverage.....  | 4 |
| Skin Cancer Prevention: What to Watch For.....        | 2 | Dark Chocolate Pumpkin Bars.....             | 5 |

## A&J Training Trust Event Raffle Winners



**Israel Torres**  
Beats Headphones



**Thomas Prado**  
Ninja Blender



**Thomas Resendiz**  
Amazon Tablet



**Rafael Navarro**  
Apple AirPods



**David Aguirre**  
Amazon Tablet

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 the *Informer* helps you:

- Understand your dental plan options
- Get the most from your dental and vision coverage
- 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**.

*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.*