

Inf^oformer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

New Decisions for Open Enrollment

This *Infomer* introduces the new MetLife Dental PPO option effective January 1 for both active and pensioner Health Plan participants. This issue also provides other important details about your dental and vision benefits.

Open Enrollment Starts Soon October 1 through November 30, 2023

If you participate in the Southern California Pipe Trades Health & Welfare Fund (Active Plan), Open Enrollment is your chance to change your current dental coverage (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).

SCPT Health & Welfare Fund (Active Plan): Dental Open Enrollment

Effective January 1, 2024, the MetLife Dental PPO will replace the Delta Dental PPO option under the Southern California Pipe Trades Health & Welfare Fund (Active Plan). Open Enrollment materials will be mailed out to participants in the coming weeks.

Delta Dental PPO Participants: If you are currently enrolled in the Delta Dental PPO and wish to continue your dental enrollment under a PPO option, you and your covered dependents will be automatically enrolled in the MetLife Dental PPO.

DeltaCare USA (DHMO) Participants: You and your covered dependents may switch to the MetLife Dental PPO option during Open Enrollment for changes effective January 1. If you want to remain enrolled in your current DeltaCare USA (DHMO) option, no action is required and your coverage will continue “as is.”



Need safety glasses for work? Active participants may qualify for ProTec Safety® frames in a range of materials every 24 months with no copay if you use an in-network VSP doctor. See page 5.

VISION PLAN ENROLLMENT REMINDER

Active participants who already have Vision Service Plan (VSP) coverage do not need to re-enroll.



If you did not enroll in VSP coverage when first eligible, you may do so at any time. Download a *Vision Enrollment Form* for Health & Welfare Plan participants 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. See page 5 for details about your VSP coverage.

Dental Plan Options for Active Participants in 2024

The easiest way to learn about your dental plan options is to visit the provider websites shown below. You can log in and find network dentists, benefit summaries and common questions (FAQs). Also see *How to Compare PPO and DHMO Dental Plans* on page 3. For more information about your dental plan options, you may also contact the Fund Office by phone, email or by visiting www.scptac.org.

MetLife Dental PPO

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

With 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 call (800) 422-4234

With 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.

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.

SCPT Pensioners & Surviving Spouses Health Fund

Dental and Vision Open Enrollment October 1 to November 30, 2023

Open Enrollment is the one chance each year for pensioners and surviving spouses to enroll or change dental and vision plan elections.

Dental Open Enrollment

Effective January 1, 2024, a new Dental PPO option will be added under the Southern California Pipe Trades Pensioners and Surviving Spouses Health Fund. The MetLife Dental PPO will be offered in addition to your current high and medium options under the DeltaCare USA (DHMO).

Pensioner Health participants may only enroll for dental benefits or modify existing elections during Open Enrollment.

All changes will apply to you and your covered spouse in the 2024 calendar year.

MetLife Dental PPO

You now have a new dental plan option. You may elect MetLife Dental PPO coverage during Open Enrollment to be effective in the coming calendar year. To do so, you must complete an election form by the November 30 deadline. If you don't respond, your current DeltaCare USA (DHMO) coverage (if any) will continue as is for the 2024 calendar year. For PPO coverage details, see page 3.

METLIFE DENTAL (PPO) – (800) 438-6388
Monthly Benefit Premiums
(Paid through automatic deductions)

Pensioner Only: **\$65.56** Pensioner/Spouse: **\$131.12**

DeltaCare USA (DHMO) Participants

You do not need to take any action if you wish to continue your current DeltaCare USA (DHMO) election. You must complete a new *Dental Election Form* and submit it to the Fund Office by the November 30 deadline, if you wish to make changes (effective January 1). For DHMO coverage details, go to www1.deltadentalins.com or call (800) 422-4234. Also see the dental plan comparison chart on page 3.

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 **\$22.51** per pensioner or **\$44.93** for pensioner and spouse.

The **Medium Option** offers lesser benefits for a lower monthly premium of **\$15.47** per pensioner or **\$30.74** for pensioner and spouse.

To Make Dental Plan Changes by the Deadline

Download a *Dental Enrollment Form* for pensioners and surviving spouses at www.scptac.org or wait for a copy to arrive by mail in October. Return the properly completed form to the Fund Office by mail, fax or email (as explained on the form).

Your *Dental Enrollment Form* must be received by the Fund Office by the November 30 deadline for dental elections to be effective January 1, 2024. If you don't respond, your current dental elections stay the same for the coming year. However, the new premium amounts will apply.

Remember, you may not enroll or modify coverage again until the next Open Enrollment period in late fall 2024—for coverage effective January 1, 2025. You may, however, request to terminate

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 the 2024 calendar year.

If you wish to enroll or modify existing elections or disenroll, you may *only* do so during Open Enrollment. Download a *Vision Enrollment Form* for pensioners and surviving spouses at www.scptac.org or wait for a copy to arrive by mail in October. Send the properly completed form to the Fund Office before the November 30 deadline for changes effective January 1, 2024. All changes will apply to you and your covered spouse in the 2024 calendar year. **Note:** After the November 30 deadline, you may not modify or terminate vision coverage until the next Open Enrollment period in late fall 2024. Contact VSP with benefit questions or find a network provider at vsp.com.

Vision Service Plan (VSP) – (800) 877-7195
Monthly Benefit Premiums
(Paid through automatic deductions)

Pensioner Only: **\$4.76** Pensioner/Spouse: **\$9.54**

For Active Participants and Pensioners/ Surviving Spouses: 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.
- 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.

Local Union Wellness Winners

Wellness screenings were offered at picnics hosted by Local Unions 250 and 582. These participants won prizes for taking part.



Local 250
Samantha Smith



Local 250
Manual Meza



Local 582
Dylan Tomlinson,
Jimmy Alvarez and
Heriberto Prado

IMPORTANT REMINDERS

Health Reimbursement Arrangement (HRA)

Make sure to use your HRA allowance to request reimbursement for eligible health expenses that were not covered by your dental, vision, medical or prescription drug benefits—such as deductibles, copayments, premiums and certain non-covered expenses. Download and complete the *HRA Request for Reimbursement Form* at www.scptac.org or contact the Fund Office or your local union for a copy. **Remember to provide the required receipts.**

The process is even easier when you use your SCPT H&W HRA Debit Card to send the required documents along with your completed form. You can also upload the reimbursement form and receipts online through the SCPT Health Fund HRA Portal or mobile app.

Watch Your Mailbox

Now's a good time to update your mailing address so you won't miss Open Enrollment mailings or benefit notices. Download and print a *Change of Address Form* at www.scptac.org. You can mail, email, fax or bring the completed form to the Fund Office.

How to Compare PPO and DHMO Dental Plan Options

For Active Participants and Pensioners/Surviving Spouses who enroll in 2023 during Open Enrollment

(Effective January 1, 2024)

Benefits	MetLife Dental PPO	DeltaCare USA DHMO
Choice of Dentist	You may visit any dentist, but your out-of-pocket expenses are less if you choose MetLife network dentists.	You must visit your assigned DeltaCare USA (DHMO) dentist or specialist to receive benefits. You can change assigned dentist if available.
Calendar Year Deductible	Per person: \$50 Family maximum: \$150	None
Calendar Year Maximum	\$1,800	None
Preventive Care: Exams, cleanings, x-rays, fluoride & sealants	100% paid if network dentist. If non-network, 100% of approved charges.	100%
Basic Care: Extractions, oral surgery, fillings, endodontics, anesthesia & periodontics	100% paid if PPO network dentists; If non-network, 100% of approved charges.	100%
Major Care: Crowns & bridges, gold fillings, dentures & certain prosthodontic benefits	90% paid if PPO network dentists, subject to MetLife PPO-contracted fee schedule; If non-network, 90% of approved charges.	100%
Orthodontia	100% paid to lifetime maximum of \$1,800 (in addition to calendar year maximum). MetLife Dental PPO usually pays remaining orthodontic benefits not paid by prior plan.	100% DeltaCare USA (DHMO) usually pays remaining orthodontic benefits not paid by prior plan.
Claim Form Submission	None (except for out-of-network claims)	None
Treatments that began under prior plan	Coverage only for treatment started after effective date (except orthodontia, endodontic and prosthodontic).	Coverage only for treatment started after effective date (except orthodontia).
For details, refer to each dental plan option's benefit summary	Visit www.metlife.com or call (800) 438-6388.	Visit www1.deltadentalins.com or call (800) 422-4234.

No-Sugar-Added Apple Crumble

This dessert is a healthy twist on an autumn favorite.



Ingredients (Serves 4)

- 1 banana, sliced
- 2 apples, chopped
- 2 dates, chopped
- 2 teaspoons cinnamon
- 1/2 teaspoon nutmeg
- 1/2 teaspoon fresh ginger, minced
- 2 teaspoons lemon juice

For Topping

- 1 1/2 cups rolled oats
- 1/2 cup unsweetened applesauce
- 1 oz. chopped walnuts
- 1 teaspoon vanilla
- 1/4 teaspoon salt

Directions

1. Preheat oven to 375 °F. Spray baking dish with nonstick spray.
2. Combine sliced banana slices, apples and dates in a bowl. Add spices and lemon juice. Toss until coated.
3. Transfer mixture to the oven-safe dish and bake for 10 minutes, until the fruit bubbles.
4. In small bowl, combine oats with applesauce, walnuts, vanilla and salt. Add topping to the baked filling.
5. Return baking dish to oven and bake 20 minutes. 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 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

Delta Dental PPO: (800) 765-6003 or www1.deltadentalins.com

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.

VSP Coverage Remains the Same for 2024

Once you verify that you are enrolled for VSP coverage, make vision care appointments with network providers for you and your covered dependents. Your provider will collect any copays at your visit and bill VSP directly. Be sure to check whether your current eye doctor or optometrist participates in the VSP network. Simply visit vsp.com or call (800) 877-7195.

Getting a VSP WellVision Exam® is the best way to ensure your eyes are healthy and determine if you need to order glasses or contacts. Common eye problems—like cataracts, glaucoma or diabetic retinopathy—don't have early warning signs.

Need safety glasses for work? Active participants may qualify. See these and other special benefits listed below.

BENEFIT	COVERAGE FOR BOTH ACTIVE AND PENSIONER HEALTH PLAN PARTICIPANTS	WHAT YOU PAY IN-NETWORK
WellVision Exam®	Focuses on your eyes and overall wellness. Every 12 months.	\$20 copay for exam and glasses
Essential Medical Eye Care Note: These services may coordinate with your medical benefits; ask VSP doctor.	Non-routine exams to treat sudden vision changes, pink eye, dry eye, diabetic eye disease, glaucoma and other eye conditions. As needed.	\$20 copay for exam and treatment
Frames	\$150 frame allowance. 20% savings on amount over allowance. \$80 Costco/Walmart/Sam's Club allowance. Every 24 months.	\$0 copay (Included in \$20 exam copay)
Lenses	Single vision, lined bifocal and lined trifocal. Every 12 months.	\$0 copay (Included in \$20 exam copay)
Lens Enhancements	Standard progressives. 30% savings on other lens enhancements. Every 12 months.	\$0 copay
Contacts (Instead of Glasses)	\$130 contact lens allowance; \$200 if VisionWorks or featured frames. Contact lens exam. Every 12 months.	Up to \$60 copay
Extra Savings	Extra \$50 to spend on featured frames. 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. 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

COVERAGE ONLY FOR ACTIVE HEALTH PLAN PARTICIPANTS AND THEIR ELIGIBLE DEPENDENTS

KidsCare (Dependent Children Only)	Two eye exams covered every 12 months. Frames covered every 12 months. Additional lenses covered if prescription changes by minimum required.	\$20 copay
ProTec Safety® Plan (For Participant Only)	Safety frames in a range of materials. Every 24 months. Lenses every 12 months. Participant-only coverage.	\$0

Note: Get the most from your coverage and greater savings with a VSP network doctor. If you use out-of-network providers, your out-of-pocket costs may be higher. You would also pay in full at time of service and submit claims/receipts directly to VSP for reimbursement. **Call VSP for benefit details or to find an in-network provider at (800) 877-7195. Or visit www.vsp.com.**



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Open Enrollment Starts Soon



Informer

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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 make well-informed Open Enrollment decisions:

- **Understand** your new 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**.

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Why enroll for dental coverage?

Dental problems can be unpredictable and expensive. Do you know that a crown alone can cost up to \$1,500? When preventive care is covered, you're more likely to go for cleanings and checkups, and avoid more complicated problems later.

See how much you could save in a single year when covered by your SCPT Plan's new Met-Life PPO option next year.

You would also have NO out-of-pocket costs if covered under your SCPT Plan's DentalCare USA (DHMO) option.

Learn more about your Open Enrollment options inside.

Dental Services	Dentist's List Price	Your New MetLife Dental PPO Will Cover	Your Out-of-Pocket Cost
Exam	\$122	\$122	\$0
X-rays	\$167	\$167	\$0
Filling	\$179	\$179	\$0
Root Canal	\$1,446	\$1,446	\$0
Crown	\$1,462	\$1,316	\$146