

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Get Ready for Open Enrollment

This *Inform^{er}* explains the Open Enrollment options 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, 2024

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

Open Enrollment materials will be mailed out to participants in the coming weeks.

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

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 2025

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)

www.1.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, 2024

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, 2025, the MetLife Dental PPO option will continue to be offered under the SCPT Pensioners and Surviving Spouses Health Fund. The DeltaCare USA (DHMO) option will also continue to be offered including the current high and medium options.

Pensioner Health participants may enroll for dental benefits or modify existing elections during Open Enrollment. All changes will apply to you and your covered spouse in the 2025 calendar year.

MetLife Dental PPO

You do not need to take any action if you wish to continue your current MetLife Dental PPO election. If you wish to make changes (effective January 1), you must complete a new *Dental Election Form* and submit it to the Fund Office by the November 30 deadline. For dental coverage details, see the dental plan comparison chart on 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. If you wish to make changes (effective January 1), you must complete a new *Dental Election Form* and submit it to the Fund Office by the November 30 deadline. For coverage details, 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, 2025. If you don't respond, your current dental elections stay the same for the coming year.

Remember, pensioners and surviving spouses may not enroll or modify coverage again until the next Open Enrollment period in late fall 2025—for coverage effective January 1, 2026. You may, however, request to terminate coverage at any time.

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 2025 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, 2025. All changes will apply to you and your covered spouse in the 2025 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 2025. 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.

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 itemized 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 itemized receipts* online through the SCPT Health Fund HRA Portal or mobile app. Or email your receipts to HRA@scptac.org.

*An itemized receipt usually contains: provider name, address, telephone number, tax ID, procedure code and diagnosis.

How to Compare PPO and DHMO Dental Plan Options

For Active Participants and Pensioners/Surviving Spouses who enroll in 2024 during Open Enrollment

(Effective January 1, 2025)

| 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. |

RECENT BENEFIT UPDATES

The Board of Trustees sent recent benefit updates (called *Supplements*) 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)*.

Health & Welfare Fund

Supplement #28: Nutritional Counseling
Supplement #29: Substance Use Disorder Treatment

Pensioners & Surviving Spouses Health Fund

Supplement #21: Nutritional Counseling
Supplement #22: Substance Use Disorder Treatment

Defined Contribution Fund

Supplement #8: Increase in Fees Charged to Accounts to Cover Plan Expenses

Healthy Crunchy Coleslaw

This colorful side uses yogurt instead of mayonnaise for a tangy twist.



Ingredients (Serves 8)

For the dressing

- ½ cup plain Greek yogurt
- ¼ cup extra-virgin olive oil
- 2 tablespoons apple cider vinegar
- 1 tablespoon maple syrup
- 1 teaspoon garlic clove, minced
- ½ teaspoon salt
- ¼ teaspoon black pepper

For the salad

- 6 cups green cabbage, shredded
- 2 cups red cabbage, shredded
- 1 cup carrots, shredded
- Peanuts or almonds (chopped)
- 1 green onion, chopped

Directions

1. Mix the dressing ingredients together in a small bowl.
2. Place the shredded cabbages and carrots in a large bowl.
3. Pour dressing over the slaw mix and toss to combine.
4. Serve immediately, or cover and refrigerate for up to 4 hours.

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 (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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501 Shatto Place, Suite 500, Los Angeles, CA 90020 | www.scptac.org | info@scptac.org | (800) 595-7473 | (213) 385-6161 | Fax (213) 383-0725
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 2025

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.**

Open
Enrollment
Starts
Soon



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A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

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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 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.

WHAT'S INSIDE

1. **Open Enrollment Starts Soon**
Health & Welfare Fund (Actives):
Dental & Vision
2. **Pensioners & Surviving Spouses:**
Dental & Vision Open Enrollment
Get the Most from Your Vision Coverage
Health Reimbursement Arrangement (HRA)
3. **How to Compare PPO and DHMO Dental Plan Options**
Recent Benefit Updates
4. **Recipe: Healthy Crunchy Coleslaw**
Your Plan Contacts
5. **VSP Coverage Remains the Same for 2025**

Local Union Wellness Screening Winners

Wellness screenings

were offered at
picnics hosted by
Local Union 250
and Local Union 345.

These participants
won prizes for
taking part.

Congratulations!



Anthony Barragan
Local Union 250



John Fees
Local Union 250



Cesar Carranza
Local Union 345



Florencio Corona
Local Union 345



Geraldo Zuniga
Local Union 250



Cristobal Herrera
Local Union 345



Ruben Herrera
Local Union 345



Francisco Yanez
Local Union 345