



Informer

A quarterly publication of the Southern California Pipe Trades Administrative Corporation



Colon Cancer Awareness: Screenings That Save Lives

Colorectal cancer is one of the most treatable forms of cancer when caught early. Yet it remains a leading cause of cancer-related deaths, largely because many people delay or skip routine screenings. With the right testing at the right time, colorectal cancer can often be detected before symptoms even begin.

How Screening Works

Screening identifies abnormal growths, known as polyps, in the colon or rectum before they develop into cancer. Even if cancer is present, early detection dramatically improves outcomes and survival rates.

Most adults at average risk should begin screening at age 45. However, individuals with a family history of colorectal cancer or a personal history of polyps may need to start even earlier. Risk factors can also include certain lifestyle habits, such as a low-fiber diet, smoking, or limited physical activity.

Screening Options

There are several screening options available, ranging from at-home stool-based tests to colonoscopies performed in a clinical setting. Each has its own timeline and level of sensitivity, but all serve the same essential purpose: catching potential issues early.

Don't Wait

Colorectal cancer often develops without noticeable symptoms in its early stages. Waiting until something feels wrong can mean missing the window when treatment is most effective. If you have a family history of colorectal cancer or you're 45 or older, talk to your healthcare provider about which screening option is right for you.



Expanded Benefits Make Screening More Accessible

To support early detection and remove barriers to care, the Plan has made important updates to its colorectal cancer screening benefits:

- ✓ **Lower Screening Age:** The recommended screening age has been lowered from 50 to 45.
- ✓ **Earlier Access for Higher Risk Individuals:** As of March 1, 2025, screenings are available before age 45 for those with a family history of colorectal cancer.
- ✓ **Flexible Screening Frequency:** Screenings based on family or personal history are not limited to a five-year frequency, allowing for more personalized care.

Recent Benefit Updates

In addition to the changes below, the Health & Welfare and Pensioners & Surviving Spouses Health Fund have made changes to colorectal cancer screening coverage outlined on page 1.

Return of Forfeited HRA Allowances



Effective March 1, 2026, the Board of Trustees has amended the Plan to allow for the return of forfeited Health Reimbursement Arrangement Allowances if a written request is submitted to the Fund Office by September 1, 2026, subject to the conditions set forth in Health & Welfare Fund Supplement No. 2 — 2026.

Benefits Withdrawals for Paid Leave



Effective March 1, 2026, the Board of Trustees has expanded the Plan to allow for benefits withdrawals for paid leave pursuant to Executive Order 13706. See Health & Welfare Fund Supplement No. 3 — 2026 for more details.

Medicare Part D Coverage Now Required



Effective June 1, 2026, the Board of Trustees has amended the Plan to require Medicare Part D (prescription drug) coverage once a Participant or Eligible Dependent becomes eligible to enroll. We understand that this is an important change to your benefits. The FAQs below are designed to help you navigate this transition.

➔ Who does this change apply to?

This requirement applies to individuals (Participants and Eligible Dependent Spouses) who were covered under the plan before June 1, 2026 and individuals (Participants and Eligible Dependent Spouses) joining the Plan on or after June 1, 2026.

➔ When do I need to enroll in Medicare Part D if I am already covered under the Plan?

If you were already Medicare eligible, and covered before June 1, 2026, you must enroll during the Medicare Open Enrollment Period: October 15 – December 7, 2026. Coverage must be effective January 1, 2027.

➔ When do I need to enroll in Medicare Part D if I join the Plan on or after June 1, 2026?

If you become Medicare eligible or join the Plan on or after June 1, 2026, enrollment in Medicare Part D will be required based on a Special Enrollment Period and should coincide with the individuals Medicare eligibility date, or effective date under the Plan.

➔ Do I still need Medicare Parts A and B?

Yes. To get full benefits under the Plan, Medicare Part A and Part B must be effective before your retirement effective date.

➔ What happens if I don't enroll in Medicare when I'm eligible?

Medicare is considered by this Plan to be the primary payer of benefits for individuals eligible for Medicare whether or not they are enrolled in the Medicare program. This means: The Plan will pay as secondary if you do not enroll in Medicare Part D.

➔ Where can I get help enrolling in Medicare Part D?

You can get assistance through Medicare at:

- www.medicare.gov
- (800) 633-4227 (TTY users should call (877) 486-2048); or
- California Health Advocates at (800) 434-0222

See Pensioners & Surviving Spouses Health Fund Supplement No. 3 — 2026 for more details.

Step Therapy implemented for high-cost or specialized drugs



Effective August 1, 2026, in order to manage excess drug costs, the Board of Trustees has implemented Step Therapy requirements (*a utilization management approach that requires patients to try one or more preferred medications—usually generics—before coverage is granted for higher cost medications such as name brand drugs*) as part of the authorization process for certain high-cost or specialized therapies to ensure safe, clinically appropriate, and cost-effective use of medications. See *Pensioners & Surviving Spouses Health Fund and Health & Welfare Fund Supplement No. 4—Specialty Medication Step Therapy—2026* for more details.

Know the Warning Signs of Heat Stroke

Heat stroke is the most serious form of heat-related injury. It happens when your body temperature rises to 104 F (40 C) or higher. There are several different causes of heat stroke, but knowing the early warning signs can help you avoid this medical emergency.

Heat exhaustion and heat cramps are often the first signs of heat-related injury—and a signal from your body to take a break, cool down, and hydrate. Whether you are working, exercising or just spending time in high heat, keep an eye out for these symptoms, and take action right away.



Heat Exhaustion

What to Look For

- Heavy sweating
- Cold, pale, and clammy skin
- Fast, weak pulse
- Nausea
- Muscle cramps
- Tiredness or weakness
- Dizziness
- Headache
- Fainting

What to Do

- Move to a cool place
- Loosen your clothes
- Put cool, wet cloths on your body or take a cool bath
- Sip water

Get medical help right away if:

- You are throwing up
- Your symptoms get worse
- Your symptoms last longer than 1 hour



Heat Cramps

What to Look For

- Heavy sweating during intense exercise
- Muscle pain or spasms

What to Do

- Stop physical activity and move to a cool place
- Drink water or a sports drink
- Wait for cramps to go away before you do any more physical activity

Get medical help right away if:

- Cramps last longer than 1 hour
- You're on a low-sodium diet
- You have heart problems

Source: CDC.gov

Important Reminders

Update Your Beneficiaries

Take a moment to review and update your beneficiary information for the Southern California Pipe Trades Trust Funds. Keeping this information current ensures your benefits are distributed according to your designations and helps avoid delays.

If you've experienced a life change, moved, or your beneficiaries have moved—now is a great time to update your information. Scan the QR code to download a Beneficiary Form.



✉ Help us, help you

When emailing our Fund Office, please provide:

- Your name
- Participant ID number or last four digits of SSN
- The best way to reach you (email or phone)



Mango, Avocado and Arugula Salad

Savor the flavors of the season with this quick, colorful salad from Delta Dental. Creamy avocados, peppery arugula and naturally sweet mango make for a refreshing combination.

Ingredients

Salad

- 6 cups arugula
- 1 large mango, sliced
- 1 large avocado, sliced
- 2 grilled chicken breasts, chopped
- 1 cup pine nuts

Cilantro-lime dressing:

- 1/4 cup olive oil
- 1/4 cup fresh lime juice
- 2 tablespoons chopped cilantro
- 1 clove minced garlic
- 1 teaspoon agave
- 1/8 teaspoon chili powder
- 1/8 teaspoon ground cumin
- Salt and black pepper to taste

Directions

1. Rinse arugula and place it in a large salad bowl.
2. Top with mango, avocado, chicken and pine nuts.
3. In a separate medium bowl, whisk together olive oil, lime juice, cilantro, garlic, agave, chili powder and cumin to make dressing. Season with salt and black pepper to taste.
4. Drizzle the cilantro-lime dressing mixture on the salad.
5. Serve fresh and enjoy!

Source: Delta Dental

3 Ways Menopause Can Affect Teeth and Gums

Hormonal changes—especially lower estrogen can impact oral health in several ways. Here are three:



Dry Mouth

- Affects 1 in 3 women over 50
- Reduced saliva can lead to higher risk of cavities, gum disease, and infections

Gum Problems

- Increased sensitivity, redness, or bleeding
- Greater risk of gum disease (periodontitis)



Bone Loss

- Jawbone density may decrease—especially with age
- Can lead to loose teeth or tooth loss

Annual dental exams and cleanings can help catch menopause-related changes early.

Source: Delta Dental



Your Plan Contacts

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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

HEALTH & WELFARE FUND

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:

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Are You Financially Ready for Retirement?

Retirement today looks very different than it did a generation ago. Many people are living longer, and retirement can now last 20, 30, or even 40 years. That longer timeframe means your savings may need to stretch further than you expect.

Research shows that people are often not fully prepared for this extended retirement period. In many cases, workers retire earlier than planned, which reduces the time they have to save and increases the number of years they rely on retirement income. At the same time, longer lifespans increase the likelihood of greater healthcare needs and other unexpected expenses over time.



Measure Your Progress

Log in to your account to use the John Hancock “How Close Are You?” tool to evaluate your retirement readiness and identify potential gaps.



How Much Is Enough?

A common guideline is to aim for 70–80% of your pre-retirement income each year. But that estimate can fall short if you don’t factor in healthcare, inflation, and other rising costs. Without a clear picture, it’s easy to underestimate what retirement will really require.

Plan for the Unexpected

Unexpected costs can quickly derail even the best plans. Common examples include out-of-pocket medical expenses, long-term care, home repairs, and inflation impacting everyday needs. Healthcare in particular is one of the largest and least predictable expenses in retirement, making early planning essential.



How to Calculate Your Pensioner's Medical Monthly Premium

The rates below were effective January 1, 2026. You can use the formula and charts below to determine your monthly premium:

Step 1: Identify Your Range Class

Retirement Age		SCPT Retirement Fund Pension Credits		
66	+	44	=	110
60	+	30	=	95

Step 2: Identify Your Category

You	Spouse Status	Category
Medicare eligible	No spouse covered by plan	MM
Medicare eligible	Medicare eligible	MMSM
Medicare eligible	Not Medicare eligible	MMSN
Not Medicare eligible	No spouse covered by plan	MN
Not Medicare eligible	Medicare eligible	MNSM
Not Medicare eligible	Not Medicare eligible	MNSN

Step 3: Find your monthly premium rate in the chart

Category	Range Class						
	A	B	C	D	E	F	G
	100+	95-99	90-94	85-89	80-84	75-79	<75
MM	\$206	\$206	\$206	\$206	\$236	\$274	\$317
MMSM	\$206	\$206	\$249	\$305	\$382	\$446	\$512
MMSN	\$289	\$406	\$524	\$640	\$799	\$930	\$1,074
MN	\$519	\$519	\$519	\$556	\$693	\$809	\$934
MNSM	\$519	\$519	\$524	\$640	\$799	\$930	\$1,074
MNSN	\$519	\$519	\$607	\$744	\$930	\$1,031	\$1,251

Note: Your premium is based on your SCPT Retirement Fund Pension Credits (“Option 1”) or months of eligibility in the SCPT Health & Welfare Fund (“Option 2”), your age at the time of initial retirement, your current marital or Domestic Partnership status (as reported to us), and anticipated Medicare status. If you are retired under an SCPT Retirement Fund Disability Pension, it is assumed that you had attained the Normal Retirement Age of 65 when you retired rather than using your actual retirement age.



Important Upcoming Dates

JULY

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

SEPTEMBER

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

AUGUST

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

OCTOBER

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



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A&J Training Trust Event Raffle Winners

Attendees at the A&J Training Trust event held on March 21, 2026 shared their suggestions for improving SCPT communications, and prizes were raffled off to those who participated.



Victor Huerta



Carlos Quezada



Jose Pinedo



Michael Love



Oswaldo Munguia



SHARE YOUR SUN SAFETY TIPS! Do you have steps you take to stay sun safe at work and at home? Email informer@scptac.org and we will include in our next newsletter!

The Informer helps you safeguard your physical and financial health. 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.