

# Informer



A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

## Are You Prepared for Better Health?

This *Informer* helps you take a more active role to improve physical and financial health. It highlights ways to stay healthy now and in the future.

### Ways to Stay Heart Healthy

Nearly half of all U.S. adults have high blood pressure, which is the leading cause of strokes and a key risk factor for heart attacks. High blood pressure can injure arteries, limit blood flow and cause organ damage. Yet many don't know they have it. That's why it's called the silent killer.

The good news is that an estimated 80% of premature heart attacks and strokes could be prevented with heart-healthy changes like these.

#### Get more physical exercise.

The Centers for Disease Control and Prevention (CDC) recommends exercising at least 30 minutes a day, five days a week. Shorter sessions count, too. Be sure to check with your doctor before starting a new exercise routine.

#### Eat a healthy diet that is low in salt.

A diet rich in protein, low-fat dairy products, fruits, vegetables and whole grains—and low in sodium—can help blood pressure drop. Foods high in potassium, such as sweet potatoes, beans, avocados and bananas, can also improve blood pressure scores. Try the One-Skillet Sweet Potato Hash recipe on page 4.

#### Lower alcohol intake.

The American Heart Association advises no more than two drinks per day for men and one per day for women.

#### Quit smoking.

It's never too late to eliminate tobacco. Quitting smoking or vaping can add up to 10 years to life expectancies according to CDC research.

#### Maintain a healthy body weight.

If overweight, talk with your doctor about a realistic weight loss goal. Recent guidelines suggest: 1) swapping breakfast meats for beans or greens, 2) reducing salt and sugar, 3) eating smaller portions and 4) eliminating processed and "fast foods."



You can help a victim by learning CPR. The American HealthCare Academy offers a completely online CPR training and certification course for adults at [cpraedcourse.com](http://cpraedcourse.com).

### When is Blood Pressure Too High?

Blood pressure results are measured in two numbers: systolic blood pressure over diastolic blood pressure. Levels are categorized as follows:

BLOOD PRESSURE READINGS		
CATEGORY	SYSTOLIC	DIASTOLIC
Normal	Less than 120	Less than 80
Elevated	120 - 129	Less than 80
High	130 or higher	80 or higher

Untreated, high blood pressure increases the risk of heart attacks, strokes and other health problems. Have your blood pressure checked at least once a year, ideally during an annual physical. Once you've met your annual deductible, your SCPT Health Plan covers 100% of the costs for preventive health services when care is provided through Blue Shield network providers.

**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.

# Health and Wellness Steps for Summer

## Schedule annual physicals for you and your covered dependents.

Regular health exams and tests can help find problems before they start. By seeing a doctor for health services, screenings and treatments each year, your chances improve for a longer, healthier life. You can find a network doctor by visiting [www.blueshieldca.com/networkppo](http://www.blueshieldca.com/networkppo) or by using the Blue Shield of CA app.

## Book dental visits and cleanings for you and your covered dependents.

The easiest way to view your dental coverage or find a network dentist is to visit [www1.deltadentalins.com](http://www1.deltadentalins.com) or use the Delta Dental app. Both Delta Dental options have low or no out-of-pocket costs for routine preventive care—including cleanings, oral exams, periodontal maintenance and many basic services. How often services are allowed varies based on your Plan option (PPO or DHMO). Call Delta Dental PPO at (800) 765-6003 or DeltaCare USA (DHMO) at (800) 422-4234 for more details.



## Have your medications come to you.

Access your pharmacy benefit information (including mail services) by logging into the Blue Shield of California portal at [blueshieldca.com/login](http://blueshieldca.com/login). Once there, you can order refills through your pharmacy or request home delivery. If you need help, call the customer service number on the back of your ID card. Ask your doctor about generic drugs; they cost less and provide the same clinical benefits as brand-name versions.

## Renew prescription drugs before they run out.

A 90-day supply of prescription drugs you take regularly can be delivered to your address through CVS Caremark®, Blue Shield of California's mail service. To enroll in automatic refills, visit [www.caremark.com](http://www.caremark.com) or call (866) 346-7200. Once enrolled, ask your doctor to send your prescriptions to CVS Caremark. This saves time with fewer refills at no extra cost.

## Arrange VSP WellVision Exams® for you and your covered dependents.

Simply visit [vsp.com](http://vsp.com) or call (800) 877-7195. An eye exam is the best way to ensure your eyes are healthy. Common eye problems like cataracts, glaucoma or diabetic retinopathy don't have warning signs. Need safety glasses for work? Active participants may qualify.

## DO YOU KNOW?

Preventing and controlling high blood pressure may benefit your brain as well. A recent study funded by the National Institutes of Health (NIH) found that lowering systolic blood pressure to less than 120 in adults ages 50 and older significantly reduced the risk of cardiovascular disease and death. Results from a related study showed that lowering systolic blood pressure to less than 120 lowered the risk of cognitive impairment. An analysis of several large, long-term studies of adults over age 55 found that treating high blood pressure was associated with a reduction in the risk of developing Alzheimer's disease.

## Questions to Ask Your Doctor about Your Heart

Only 1 in 10 Americans report getting recommendations from their doctors on how to maintain a heart-healthy lifestyle. Here are questions the American Heart Association suggests you ask your doctor.

### How's my blood pressure?

Make sure your doctor talks with you about your blood pressure numbers and ways to improve. Speak up if you have serious risk factors for heart disease such as family history, age and gender. Find out if you need to see a cardiologist.

### What are my target cholesterol numbers?

Request a cholesterol test. This simple blood draw checks your low-density lipoprotein (LDL), high-density lipoprotein (HDL) and triglycerides, which play a role in preventing a heart attack or stroke. Ask what your best cholesterol targets are—and how to get there.

### Are there activities I should avoid?

Exercise is good for your overall health. But if you have high blood pressure or heart disease, your doctor may want you to avoid certain activities. Ask your doctor to explain any warning signs specific to you.



# IMPORTANT REMINDERS

## Visit the New HRA Portal

If you have a Health Reimbursement Allowance, now you can view, download and print your quarterly HRA statements online. Visit <https://scptac.lh1ondemand.com> and go to Accounts/Statements. *Quarterly statements are no longer mailed.*

Remember to use your available HRA money to reimburse yourself (on a tax-free basis) for qualified expenses that you or your covered dependents paid that were not covered by your medical, dental, vision or prescription drug coverage, such as deductibles, copayments, premiums and other IRS-qualified expenses.

The process is even easier when you use your **SCPT H&W HRA Debit Card**. However, concierge or membership fees (such as PlushCare's monthly subscription charge) are not qualified HRA expenses. Only fees for the actual medical or telemedicine services qualify.

## NurseHelp 24/7

Have a medical concern or symptoms and not sure what to do? Call NurseHelp 24/7<sup>SM</sup> at (877) 304-0504 for a confidential dialogue with a registered nurse. Or log in at [blueshieldca.com/login](http://blueshieldca.com/login). Either way, you get free, reliable help 24 hours a day. In an emergency, dial 9-1-1.

## Shield Support Advocates for Chronic Care

You may qualify to have a dedicated care manager and health team by your side—at no extra cost—with Blue Shield of California's chronic care management program called **Shield Support**.



This program offers live outreach calls to chronic condition patients by registered nurses or certified wellness coaches who explain how to manage or improve the patient's healthcare needs. Shield Support provides patient advocates for a variety of chronic care conditions, such as diabetes, pain management, depression and heart disease.

**Your care manager acts as an advocate for you and your family by:**

- Identifying available treatment options,
- Helping you address important healthcare decisions,
- Coordinating your care with your healthcare providers, and
- Researching additional resources, such as support groups and financial assistance.

**Shield Support** offers self-care resources (online, phone, print, in-person) tailored to each patient's needs. The program may also provide a biometric remote home monitoring device for certain conditions to patients who qualify. Outreach for this program is triggered by claims history. You can also self-refer by calling (877) 455-6777, Monday through Friday between 8:00 a.m. and 5:00 p.m.

## Review Your Quarterly Statement

Your *Quarterly Statement* mailed in May shows how much your Employer contributed toward your Health and Welfare coverage (including your Vacation and Holiday benefit) during the previous quarter. Your statement also shows how many Prorated Pension Hours and Pension Credits you earned based on your covered work.

Plan	Employer	Employee
Health	1,234.56	567.89
Dental	100.00	0.00
Vision	100.00	0.00
Pension	1,500.00	0.00

See how these amounts changed based on recent Employer contributions. Remember, the more pension hours and years of covered work you have, the bigger your pension will be.

## Changes in Family Status

Have you recently been married, divorced, widowed or made important life changes? Have you added or changed dependents? It is your responsibility to notify the Fund Office immediately about changes that affect the eligibility of your spouse, domestic partner or other dependents. If you delay and the Plan pays benefits for a former covered dependent, you will be responsible for paying any overpaid amounts back to the Fund. Download and print an enrollment or disenrollment form at [www.scptac.org](http://www.scptac.org). Completed forms can be emailed to [info@scptac.org](mailto:info@scptac.org)—or sent to the Fund Office by fax or mail.

## Moving Soon?

Be sure to update your address by emailing or mailing a *Change of Address Form* to the Fund Office. Download and print the form at [www.scptac.org](http://www.scptac.org). Or ask the Fund Office or your local union for a copy. Don't delay or you may miss important information about your benefits.

## Questions? Contact the Fund Office

### Southern California Pipe Trades Fund Office

501 Shatto Place, Suite 500  
Los Angeles, CA 90020

Phone: (800) 595-7473, Option 2 for Member Services

Fax: (213) 487-3640 (Health Plans)  
(213) 383-6801 (Retirement Plans)

Email: [info@scptac.org](mailto:info@scptac.org)

Website: [www.scptac.org](http://www.scptac.org)

## 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](http://www.scptac.org). Keep these updates with your *Summary Plan Description* (SPD).

**Health & Welfare Fund**  
Supplement #24: COVID-19 Testing and Vaccinations

**Pensioners & Surviving Spouses Health Fund**  
Supplement #16: COVID-19 Testing and Vaccinations

# One-Skillet Sweet Potato Hash

Easy to make, this meal is heart-healthy and full of nutrients.



## Ingredients (Serves 4)

- 2 tbsp olive oil
- 2 cups sweet potatoes, cubed
- 1 medium red onion, chopped
- 1 cup black beans, drained
- ½ teaspoon cumin
- Pepper to taste
- 4 eggs
- 1 tbsp shredded cheddar cheese, for topping
- 1 tbsp green onion, for garnish

## Directions

1. Preheat oven to broil.
2. Heat olive oil over medium heat in an oven-proof skillet.
3. Add sweet potatoes and onion; cook for 7 minutes.
4. Add beans, cumin and pepper. Cook for an additional 7 minutes, stirring occasionally.
5. Crack the eggs, evenly spaced, on top of the hash. Place the skillet in the oven and broil until the eggs are lightly cooked.
6. Sprinkle with cheddar cheese and garnish with green onions.

## YOUR PLAN CONTACTS



**Southern California Pipe Trades  
Administrative Corporation**

**Fund Office:** (800) 595-7473 or [info@scptac.org](mailto:info@scptac.org)

### Defined Contribution Fund

John Hancock: (833) 388-6466 or [myplan.johnhancock.com](http://myplan.johnhancock.com)

### Health & Welfare Fund

Doctor on Demand: (800) 997-6196 or [doctorondemand.com](http://doctorondemand.com)

PlushCare: (888) 370-4689 or [plushcare.com](http://plushcare.com)

NurseHelp 24/7: (877) 304-0504

Delta Dental PPO: (800) 765-6003 or [www1.deltadentalins.com](http://www1.deltadentalins.com)

DeltaCare USA (DHMO): (800) 422-4234 or [www1.deltadentalins.com](http://www1.deltadentalins.com)

Vision Service Plan (VSP): (800) 877-7195 or [vsp.com](http://vsp.com)

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

### UNION

Rodney Cobos, Co-Chair  
Shane Boston, Secretary  
David Baldwin  
Steven Beringer  
Ben Clayton

Jeremy Diaz  
Steven Gomez  
Robert James  
Greg Lewis

Michael Lopez  
Ricardo Perez  
Joe Raymond  
William Steiner

### EMPLOYER

Don W. Chase, Chair  
Robert Felix, Co-Secretary  
Scott Baker

Jason Gordon  
Chip Martin  
John Modjeski

Bryan Suttles  
Lawrence Verne  
David Zech

**Joel E. Brick, CEO & Administrator, Southern California Pipe Trades Administrative Corporation**

501 Shatto Place, Suite 500, Los Angeles, CA 90020 | [www.scptac.org](http://www.scptac.org) | [info@scptac.org](mailto: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.

# Should I Save More, Pay Down Debt or Both?

In today's economy, these questions may help you make valuable planning decisions. You probably own a house or pay rent, have credit cards and one or more family cars. You may be saving for travel or a child's tuition while also saving for retirement.

With so much to pay and save for, how do you know what's best for you and your family? To answer that question, you need to answer a few more. Your answers may guide you to a more secure and comfortable future.

## ASK YOURSELF...

- Am I spending too much on interest?
- Would I be turned down if I need to borrow more?
- Is debt keeping me up at night?

If yes, think about *paying down your debt*.

## ASK YOURSELF...

- How high is today's interest on my debt?
- Am I comfortable with how and when I'll get the debt paid off?
- Would I have trouble coming up with funds in an emergency?
- Can I afford to put a bit more into my SCPT Defined Contribution Plan?

If yes, think about *spending less and saving more*.

## ASK YOURSELF...

- How do I feel about my answers to both sets of questions above?
- Am I concerned about debt, but also concerned about having enough money for retirement?
- Would saving and investing more money make me feel better while I pay down my debt?

If yes, think about *a little of both*.



## Now's a good time to reconnect with your Defined Contribution Plan strategy to make sure you are saving enough for a comfortable future.

### 1. Download the John Hancock App at [myplan.johnhancock.com](http://myplan.johnhancock.com) to check out your plan account.

View or download your quarterly statements. *Get to know your current balance, rate of return and investment details.*

### 2. Consider how prepared you may be to meet different real-life scenarios.

Use John Hancock's online calculator to compare your retirement planning progress with your projected spending needs and savings goals. This secure planner can help you take small steps to achieve a more comfortable future. *Visit My Learning Center to access simple planning tools relevant to your needs.*

### 3. Decide to spend less and save more.

By paying down high-interest debt, you can probably afford to contribute more to your retirement plan savings. Remember, if you took no action when you first started working, your employer automatically enrolled you with a pre-tax 401(k) contribution rate of 50 cents per hour. *Why not make more contributions in 25-cent increments to increase your retirement savings considerably?*



Your savings can generate investment earnings that are reinvested back into your account, giving you even more money to generate savings. This is called *compounding*, which may significantly increase your retirement savings over the years.

To begin retirement plan contributions or make changes, simply complete the *Enrollment/Change/Opt-Out Form* available at [www.scptac.org](http://www.scptac.org) and give it to your employer. Or contact the Fund Office for details.



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

**Important  
Information  
About Your  
Benefits**



# Inform**er**

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

JUNE 2023 | VOLUME 32 | ISSUE 2

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 *Inform*er helps you be prepared for better physical and financial health:

- **Learn** how to stay heart-healthy
- **Review** key benefit reminders and actions
- **Evaluate** your financial planning decisions

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. **Ways to Stay Heart Healthy**
2. **Health and Wellness Steps for Summer Questions to Ask Your Doctor about Your Heart**
3. **Important Reminders Shield Support Advocates for Chronic Care Questions? Contact the Fund Office Recent Benefit Updates**
4. **Recipe: One-Skillet Sweet Potato Hash Your Plan Contacts**
5. **Should I Save More, Pay Down Debt or Both? Reconnect with Your Defined Contribution Plan Savings Strategy**

## Heart Attack vs. Stroke—Do You Know the Difference?



### STROKE

**Face drooping.** Does one side of the face droop or is it numb? Ask the person to smile. Is there a severe or sudden headache?

**Arm weakness.** Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

**Speech difficulty.** Is speech slurred or hard to understand? Ask the person to repeat simple statement like "the sky is blue." Is it repeated correctly?

**Time to call 911.** If these symptoms are present, even if they go away, get help right away.



### HEART ATTACK

**Chest discomfort.** Most heart attacks involve discomfort in the chest that lasts more than a few minutes or goes away and returns. This feels like pressure, squeezing, choking or pain.

**Upper body pain.** Symptoms may be pain in one or both arms, the back, neck, jaw or stomach.

**Shortness of breath.** This feeling may occur with or without chest discomfort, especially for women.

**Other signs.** Extreme fatigue, nausea, lightheadedness or a cold sweat. For women, common symptoms include dizziness, vomiting and back or jaw pain.

**Fast action saves lives.** If you or someone you are with has one or more symptoms, **call 9-1-1**. An experienced emergency medical team can help begin treatment and arrange rapid transport to the emergency room. If the patient stops breathing, begin CPR or use a defibrillator if available.

Source: American Heart Association