

# Inform<sup>er</sup>

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

## Your Benefit Plan Advantages

This *Inform<sup>er</sup>* explains your Plan's dental and vision options. It also highlights the advantages of the HRA debit card, portal and mobile app.

### Open Enrollment Coming Soon October 1 through November 30, 2022

If you participate in the Health & Welfare Fund, Open Enrollment is your chance to change your dental election only (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).**

#### Health & Welfare Fund: Dental Open Enrollment Only

Active participants may change existing dental coverage by the November 30 deadline for changes effective January 1, 2023. If you don't respond, your current dental election will continue as is. You don't need to re-enroll. However, if you are eligible for dental coverage and *did not yet enroll*, you may do so at any time (see Dental Plan Reminder below).

**Making Dental Plan Changes**—If you want to change your dental election for next year, download a *Dental Enrollment Form* at [www.scptac.org](http://www.scptac.org) or wait for a copy to arrive by mail in October. Send your completed form to the Fund Office before the November 30<sup>th</sup> deadline for changes beginning January 1, 2023. All changes will apply to you and any covered dependents in the 2023 calendar year.

**Dental Plan Reminder**—If you did not enroll for dental coverage when first eligible, you can enroll at any time. Download a *Dental Enrollment Form* at [www.scptac.org](http://www.scptac.org) or ask the Fund Office for a copy. Coverage begins the month following the date your properly completed form is received by the Fund Office.

#### Dental Plan Options for Active Participants

The easiest way to view current coverage and learn about your benefits is to visit [www1.deltadentalins.com](http://www1.deltadentalins.com). Once logged in, you can find network dentists, check claims and learn more about your current benefit option.

##### Delta Dental PPO—(800) 765-6003

With this option, you can use any dentist, but your out-of-pocket costs are lower when you choose a PPO network dentist. A \$50 per patient deductible (\$150 maximum per family) and \$1,800 benefit maximum apply per patient per calendar year. Orthodontia has a separate lifetime maximum of \$1,800 per patient.

##### DeltaCare USA (DHMO)—(800) 422-4234

With this option, all services and referrals must be provided by your assigned DeltaCare USA network dentist; otherwise benefits will not be paid. There are no calendar year deductibles or benefit maximums, including for orthodontia.



**Vision Plan Reminder**—Active participants who did not enroll in Vision Service Plan (VSP) coverage when first eligible may enroll at any time. Download a *Vision Enrollment Form* at [www.scptac.org](http://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. Contact VSP with benefit questions at (800) 877-7195 or visit [vsp.com](http://vsp.com).

### Get the Most from Your Vision Coverage

- Have you scheduled WellVision Exams<sup>®</sup> for you and your covered dependents? VSP network doctors only charge a \$20 copay for annual exams.
- Need safety glasses for work? Active participants may qualify for ProTech Safety<sup>®</sup> frames in a range of materials every 24 months with no copay. Lenses are covered every 12 months with no copay if you use an in-network VSP doctor.
- Visit [eyeconic.com](http://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](http://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.

**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.

# Pensioners & Surviving Spouses Health Fund

## Dental and Vision Open Enrollment October 1 to November 30, 2022

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

### Dental Open Enrollment

Pensioner Health participants may enroll for dental benefits or modify existing elections by the November 30 deadline.

Download a *Dental Enrollment Form* at [www.scptac.org](http://www.scptac.org) or wait for a copy to arrive by mail in October. Send the completed form to the Fund Office before the November 30<sup>th</sup> deadline for changes effective January 1, 2023. All changes will apply to you and your covered spouse in the 2023 calendar year.

If you don't respond, your current dental election will stay the same for the coming year. You don't need to re-enroll. However, you may not enroll or modify coverage until the next Open Enrollment period in late fall 2023. You may, however, request to terminate coverage at any time.

The easiest way to view current coverage and learn about your benefits is to visit [www1.deltadentalins.com](http://www1.deltadentalins.com). Once logged in, you can find network dentists, check claims and learn more about your current benefit option.

#### 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 **\$18.78** per pensioner or **\$37.49** for pensioner and spouse.

The **Medium Option** offers lesser benefits for a lower monthly premium of **\$12.91** per pensioner or **\$25.64** for pensioner and spouse.

### 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 calendar year 2023.

But if you want to enroll, modify existing elections, or disenroll, you may *only* do so during Open Enrollment. Download a *Vision Enrollment Form* at [www.scptac.org](http://www.scptac.org) or wait for a copy to arrive by mail in October. Send the completed form to the Fund Office before the November 30<sup>th</sup> deadline for changes effective January 1, 2023. All changes will apply to you and your covered spouse in the 2023 calendar year.

After the November 30<sup>th</sup> deadline, you may not modify or terminate vision coverage until the next Open Enrollment period in late fall 2023.

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

Pensioner Only: **\$4.76**

Pensioner/Spouse: **\$9.54**

Contact VSP with benefit questions or find a network provider at [vsp.com](http://vsp.com).

## PENSIONERS' OPEN ENROLLMENT QUESTIONS

Here are answers to questions from pensioners and surviving spouses.

### DENTAL COVERAGE

#### What procedures are covered?

Your DeltaCare USA DHMO covers hundreds of procedures without pre-existing condition limitations. The *Benefit Summary* for your dental option lists covered dental procedures and your share of out-of-pocket costs, if any. If a dental procedure is not listed, it's not covered. Register or log into your account at [www1.deltadentalins.com](http://www1.deltadentalins.com) to review your coverage or call (800) 422-4234 with questions.

#### What happens if I select an out-of-network dental care provider?

You have no coverage if you visit a provider who is not in the network. You must visit your assigned primary care dentist to receive benefits under your DeltaCare USA DHMO Plan. You can request to change your assigned dentist at any time by calling the phone number above or logging into your online account. Change requests received by the 20<sup>th</sup> of the month become effective on the first day of the following month.

#### What is my out-of-area coverage?

You have limited out-of-area coverage for dental emergencies when you are more than 35 miles away from your assigned DeltaCare USA dentist. Your out-of-area emergency benefit (typically limited to \$100 per person) is for services to relieve pain until you can return to your assigned dentist.

### VISION COVERAGE

#### What procedures are covered?

Your Vision Service Plan covers hundreds of procedures without pre-existing condition limitations. Exams are covered every 12 months with a \$20 copay. The *Benefit Summary* lists covered vision procedures and your share of out-of-pocket costs, if any. If a procedure is not listed, it's not covered. Register or log into your account at [vsp.com](http://vsp.com) to review your coverage or call (800) 877-7195 with questions.

#### What happens if I select an out-of-network vision care provider?

If you use out-of-network providers, your out-of-pocket costs will typically be higher. You would also pay in full at the time of service and submit claims/receipts directly to VSP for reimbursement. It's easy to check whether an eye doctor or optometrist participates in the VSP network at [vsp.com](http://vsp.com). A VSP network provider will collect any copays at your visit and bill VSP directly.

#### What is my out-of-area coverage?

Vision care outside the United States is treated as an out-of-network claim. Contact VSP for details. VSP has thousands of private practice doctors and more than 700 Visionworks® locations nationwide. This makes finding a VSP network doctor convenient throughout the U.S.

# Your HRA Debit Card: What You Need to Know

You and your eligible dependents can use your SCPT H&W HRA debit cards to pay for eligible medical, dental and vision expenses at the time of service or purchase. Common HRA expenses include copays, deductibles, over-the-counter drugs and medical supplies. Providers and merchants must be able to identify HRA-eligible items and accept prepaid benefit cards. Available funds are automatically deducted from your current HRA Allowance.



- Only use the card to **pay for eligible HRA expenses**. Be careful not to include non-eligible items in these transactions. If the charges can be automatically or manually verified at the time of service or purchase, the transactions go through. Any charges that cannot be verified will require that the participant provide a receipt to the Fund Office. A link to eligible expenses can be found at [www.tinyurl.com/scpthra](http://www.tinyurl.com/scpthra).
- To avoid card declines, **check your current HRA balance** first through the SCPT HRA Portal or mobile app. You can also contact the Fund Office for account details at the number printed on the back of your card.
- If you did not set up a PIN when activated, **select Credit**.
- **Always save your receipts**. You may need to provide supporting documentation based on IRS rules.
- **Protect your HRA debit cards**. Don't throw them away when you use up your current Allowance. They will be automatically reloaded when more funds become available.
- **If your card is lost or stolen**, contact the Fund Office immediately or report this online using the HRA portal or mobile app. You pay a \$5 charge for replacement cards.

Login instructions and frequently asked questions about the HRA benefits or debit card are posted at [www.tinyurl.com/scpthra](http://www.tinyurl.com/scpthra). For more information, contact the Fund Office or check your *Summary Plan Description (SPD)*.

## IMPORTANT REMINDERS

### Physical Therapy Benefits

Remember that all physical therapy services require a doctor's prescription. Send a copy to the Fund Office to avoid delays in processing these claims.

### Have Your Medications Come to You



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 pharmacy. 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. Save time with fewer refills at no extra cost.

### Remember to Get Flu Shots

The Centers for Disease Control and Prevention (CDC) recommends that everyone six months and older should get an annual flu vaccine, ideally by the end of October. The flu shot has been shown to reduce severity of illness. It contains the killed form of several types of flu viruses. You can't get the flu from the vaccine itself.

### COVID-19 Vaccine Reminders

The CDC recommends COVID-19 vaccines for everyone six months and older and boosters for everyone five years and older. These vaccines are safe and effective at preventing serious illness. Children get a smaller dose than teens and adults (at the correct amount for their age groups). Everyone may get COVID-19 and other vaccines at the same time. For more information, contact your doctor or visit [www.cdc.gov](http://www.cdc.gov).

### 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)**

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. Keep these updates with your *Summary Plan Description (SPD)*.

### Health & Welfare Fund

Supplement #22: Establishing, Re-establishing and Maintaining Eligibility  
Supplement #23: Dependent Child Special Disability Benefit

### Retirement Fund

Supplement #4: Pension Benefit Improvements: Increases in Benefit Accrual Rate and Monthly Benefit



# Pumpkin Spice Brownies

This pumpkin-flavored dessert is tasty and nutritious.



## Ingredients

### Brownie Layer

1 ½ cups flour  
 ½ cup oatmeal  
 ½ cup cocoa powder  
 1 cup pumpkin puree  
 1 teaspoon baking powder  
 1 teaspoon pumpkin pie spice  
 ½ teaspoon vanilla extract  
 1 egg  
 2 tablespoons liquid stevia  
 1 cup milk

### Pumpkin Layer

½ cup flour  
 ½ cup pumpkin puree  
 ½ teaspoon cinnamon  
 1 tablespoon liquid stevia  
 1 tablespoon milk

### Topping

2 tablespoons dark chocolate chips

## Directions

Preheat oven to 375 degrees.

1. Combine brownie layer ingredients and stir well.
2. Mix pumpkin layer ingredients in a separate bowl and stir well.
3. Pour the brownie mixture into a greased 8x8 baking pan.
4. Spread the pumpkin mixture over the brownie base.
5. Sprinkle chocolate chips on top.
6. Bake for 30 minutes or until golden-brown. Cool for 30 minutes before slicing.

## 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

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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.

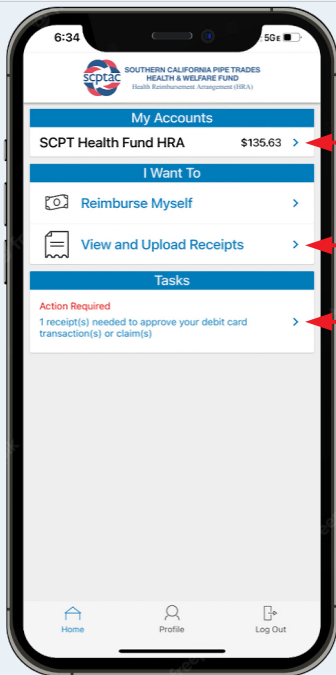
# New Ways to Access Your HRA Account

It's easy to visit SCPT's new HRA portal from a computer or smart phone.

If you are eligible for the SCPT Health & Welfare Fund's Health Reimbursement Arrangement (HRA) Allowance, you have new ways to get your account information online. It's an easy and convenient way to:

- View your account balance and activity
- File HRA claims
- Track expenses and upload receipts
- See claims history and reimbursements
- Update your personal profile
- Change your login ID or password
- Report a lost or stolen card and request a new one
- Download HRA information, forms and messages

Download the mobile app  
**SCPT H&W Fund HRA Benefit**

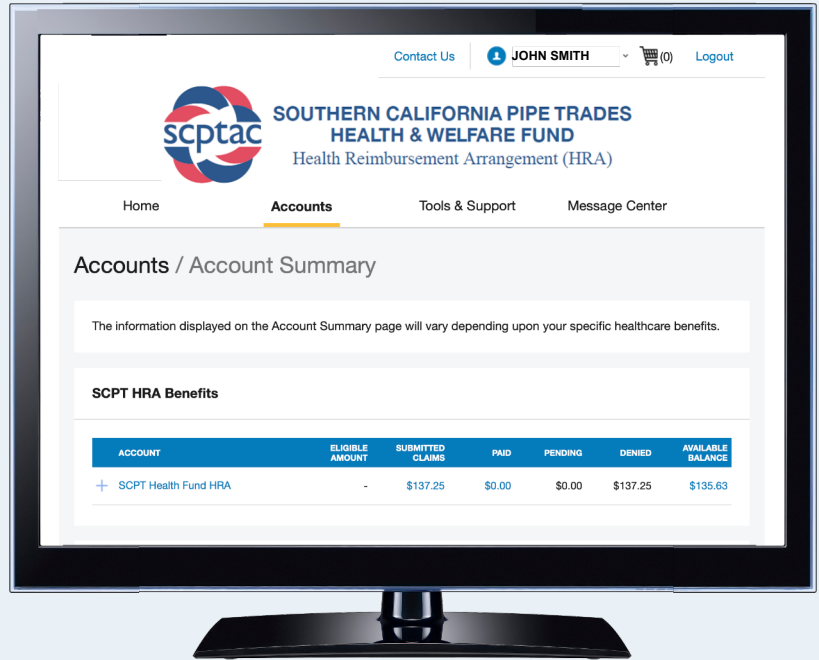


## Special app features:

- **My Accounts** shows your pending claims and available balance.
- **View and Upload Receipts** from your phone or camera.
- Find **Tasks** to help get claims approved.



Go to <https://scptac.lh1ondemand.com> and log in



## The login process is the same by computer or phone:

1. **Enter your login information.** The first time there, the username is the participant's first initial, last name and zip code plus 0000 (no spaces). The password is the participant's first initial, last name and last 4 digits of SSN (no spaces).
2. Once logged in, be sure to **change the username and password at the Profile page.** This helps protect the security and privacy of your HRA Allowance and claims.

## YOU DON'T HAVE TO FILE HRA CLAIMS ONLINE

While it may be faster or more convenient to file HRA claims online, you can still file them manually with the Fund Office. Request a copy of the *HRA Reimbursement Form* from the Fund Office or your local union—or download and print a copy at [www.scptac.org](http://www.scptac.org) or from the HRA portal or mobile app. Mail the completed HRA form and your supporting documents to the Fund Office.

The *HRA Reimbursement Form* requires that you include proof of payment and either an *Explanation of Benefits* (EOB) or itemized bill. Proof of payment may be a receipt, cancelled check or provider statement. HRA claims must be submitted within 60 months from the date when eligible expenses were incurred.

Providers often bill the Fund directly through your benefit plans. To maximize your HRA Allowance, the Fund Office will apply all other Plan benefits (such as eligible medical, prescription drug, dental and vision expenses) before using your Allowance. It is best to wait until *after* you receive documentation from the Fund Office to submit a properly completed reimbursement form.

Open  
Enrollment  
Deadline:  
November 30



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# Inform**er**

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

This issue of *Inform**er*** explains annual Open Enrollment decisions and advantages of your HRA debit card, portal and mobile app. Topics include how to:

- **Make** Open Enrollment changes by the November 30 deadline
- **Get** the most from your vision and dental coverage
- **Learn** more about your HRA debit cards, portal and app
- **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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## Local Union 250 Picnic: Wellness Winners

Southern California Pipe Trades Administrative Corporation representatives attended the Local Union 250 picnic in June. Wellness screenings were available and prizes were raffled off to participants.



Wellness raffle winner Jose Felix won a Samsung Galaxy tablet.



Wellness raffle winner Alex Badger won a wine kit.