

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation




Step Out of the ER Crowd and Into Your Local Urgent Care Center

When it's not an emergency but you need to see a doctor right away, visiting a local urgent care center rather than the emergency room (ER) can save you time and money.

An urgent care center visit can cost up to five times less than a visit to the ER and significantly reduce your wait time. While the average wait at a California ER is 4 hours and 34 minutes, urgent care center wait times are usually under an hour.

Find Your Nearest Urgent Care Center

Know where to go before you need it. Here are three ways to locate your nearest urgent care center:

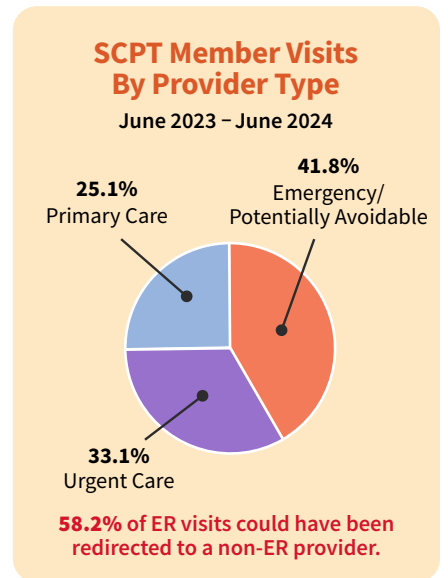
-  Visit www.blueshieldca.com, log in as a member, click Find a Provider, and then select the “urgent care centers” option before entering your address and clicking “Find Now”.
-  Download the Blue Shield Mobile app for iPhone (through the Apple App Store) or Android (through Google Play). For additional information visit: www.blueshieldca.com/about/mobile.
-  Call the Fund Office at (800) 595-7473 or (213) 385-6161 and a member services agent will assist in locating an urgent care center near you.



How to Decide Where to Go

If your life or limb is at risk, call 911 immediately. For other symptoms, here is a high-level guide to help you choose whether urgent care or the ER is right for you.

Urgent care center	Emergency room
Cough, sore throat, respiratory infections	Any life-threatening or disabling condition
Back pain, body aches	Injury with loss of consciousness or fainting
Burning with urination	Uncontrolled bleeding, vomiting blood
Colds, fevers, earaches, sinus infections, allergies	Sudden numbness of limbs or face, difficulty speaking, or chest pain
Eye irritation, swelling, or pain	Severe shortness of breath or difficulty breathing
Nausea, vomiting, diarrhea	Major injuries, vehicle accidents, stab wounds
Animal bites	Sudden, severe abdominal pain, poisoning



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.

Where to Go for Mental Health Emergencies

Emergencies aren't always physical. If you are having a mental health crisis or are going through a difficult time and need support, free, confidential help is available.



Mental Health Resources		
Crisis hotline	Use if you or someone you know is in crisis or having suicidal thoughts and/or intent.	Call or text 988 24/7. Learn more at 988lifeline.org/
Warmlines	Use if you need emotional support during a challenging time, with relationships, anxiety, pain, depression, alcohol/drug use, etc.	Find mental health hotlines, warmlines and crisis resources in California at tinyurl.com/CAwarmlines
Online resources	For articles, videos, podcasts, and programs on self-care, anxiety, addiction, and much more.	Visit Blue Shield of California at blueshieldca.crediblemind.com/

Higher Out-of-Pocket Maximum in 2026

Out-of-pocket limits are increasing for 2026. These limits are the most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits.



- For the 2025 plan year: The out-of-pocket limit was no more than **\$9,200** for an individual and **\$18,400** for a family.
- For the 2026 plan year: The out-of-pocket limit is now no more than **\$10,600** for an individual and **\$21,200** for a family.

The out-of-pocket limit does not include:

- Your monthly premiums
- Anything you spend for services your plan doesn't cover
- Out-of-network care and services
- Costs above the allowed amount for a service that a provider may charge

Prescription Reimbursements Forms Due

Remember to submit your prescription drug claims by the end of the year. Receipts for any prescriptions filled for 2025 need to be received by December 31, 2026.

To submit prescription drug claims to the Fund Office for reimbursement, send your prescription stubs along with a receipt or printout from a licensed pharmacy that includes all of the information below:

- Patient's Name
- Medication Name
- Prescription (Rx) Number
- National Drug Code (NDC) Number
- Date Filled
- Prescribing Doctor's Name
- Amount Paid
- Pharmacy Name, Address and Phone Number

Email health@scptac.org or call the Fund Office at **(800) 595-7473** with questions.

Remember to Use Your HRA

If you have an HRA account, remember that funds are available for tax-free reimbursements for qualified medical expenses as defined by the IRS. These include costs you or your covered dependents paid that weren't covered by your medical, dental, vision, or prescription drug plans—including deductibles, copayments, and COBRA/Pensioner premium reimbursements.

To use your HRA, the Fund Office must verify that expenses are eligible. Please submit:

1. An itemized receipt showing the patient, date of service, and services rendered.
2. An Explanation of Benefits (EOB), if applicable.
3. An HRA claim form if requesting reimbursement.

For faster processing, email your form, receipts, and EOBs to health@scptac.org. You may also use your HRA Debit Card (receipts and EOBs are still required). Check your HRA balance anytime on the SCPT HRA app or website. Refer to IRS Publication 502 or the *Summary Plan Description* (page 22) for details.

Important Reminders

Annual Coordination of Benefits Form



Each year, eligible participants and covered dependents in the Health & Welfare Fund or the Pensioners & Surviving Spouses Health Fund must complete an *Annual Coordination of Benefits Form*. If you don't, your medical and prescription drug claims will be denied.

This form will be sent to eligible participants in December 2025. You can also download the *Annual Coordination of Benefits Form* at www.scptac.org. Email the completed form to the Fund Office at cob@scptac.org or mail a hard copy.

Automatic Vacation & Holiday Payments

Your Employer contributes to your individual Vacation & Holiday account based on the number of hours you work. Under the Normal Benefit option, holiday payments are automatically issued between December 1st-10th. **No forms are required.** In addition to the automatic payouts in April and December, you may request one Interim Withdrawal each calendar year to receive 100% of your available balance. Under the Monthly Benefit option, you may instead elect to have your available balance deposited into your bank account at the beginning of each month. Both options are free of charge. Please contact the Fund Office for additional information.

Have You Moved?

The best way to update your address with the Fund Office is by submitting a *Change of Address Form*. Download and print the form at www.scptac.org, contact the Fund Office via phone (800) 595-7473 or email info@scptac.org, or contact your local union for a copy. You may email, fax or mail your completed form to the Fund Office. For faster processing, email the *Change of Address Form* to coa@scptac.org.

Update Your Beneficiary Form

Now is a good time to check whether you properly named your beneficiaries under the Health & Welfare, Christmas Bonus, Defined Contribution and Retirement funds. You may make or change a beneficiary designation at any time by submitting a properly completed *Beneficiary Form* before the date of your death. The designation takes effect when your completed form is received by the Fund Office.



Christmas Bonus Payments

The Christmas Bonus Plan provides an extra December benefit to eligible retirees, surviving spouses or beneficiaries of the Southern California Pipe Trades Retirement Fund. Christmas Bonus payments were developed through negotiating efforts of District Council #16 and participating Employers. Contributions paid into the Fund are based on hours worked by active members. Covered participants must be in "good standing" with their local unions and meet additional eligibility requirements. See your *Summary Plan Description* (SPD) for details.

Tax Forms Mailed in January

By January 31 each year, the Fund Office sends retirees and beneficiaries Internal Revenue Service *Form 1099-R* (and *Form 1099-MISC* if you also received a Christmas Bonus benefit). These forms show the total Plan benefits received during the past calendar year. They also show any federal or state taxes withheld that year. Contact your tax advisor if you have questions about how much to withhold in the future.



ANNUAL NOTICES

Availability of HIPAA Notice of Privacy Practices

The Health and Portability and Accountability Act (HIPAA) provides rules that allow for greater control over who may access your health records. The Southern California Pipe Trades Health & Welfare Fund and Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund provide health benefits to eligible participants and their covered dependents as described in the *Summary Plan Description* (SPD).

The Plans maintain a privacy policy pursuant to HIPAA as is required by law that provides notice to participants of the Plans' duties and privacy practices, and describes the ways that the Plans use and disclose Protected Health Information (PHI).

To receive a copy of the Plans' notice of privacy practices, send a written request to Southern California Pipe Trades Administrative Corporation, Attn: Privacy & Security Officer, 501 Shatto Place, Suite 500, Los Angeles, CA 90020 or visit the web site at www.scptac.org.

Women's Health & Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act (WHCRA) provides protection for patients who elect breast reconstruction in connection with a mastectomy. For Plan participants and covered dependents receiving benefits in connection with a medically necessary mastectomy, the Plan currently provides reconstructive surgery benefits related to a mastectomy.

This coverage must include:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Southwestern Sweet Potatoes

This simple recipe turns sweet potatoes into a quick, tasty meal. They're spiced just right to give them a savory kick. Sweet potatoes are full of flavor and nutrients, including many that are great for your smile.



Ingredients

- 4 sweet potatoes
- 2 tsp olive oil
- 2 garlic cloves, minced
- 1 lb chicken breast, cut into 1" cubes
- 1 tsp ground cumin
- 1 tsp chili powder
- 1 tsp dried oregano
- ¾ tsp kosher salt
- ¼ tsp granulated garlic
- ½ tsp ground black pepper
- 15 oz black beans, rinsed
- ½ cup red enchilada sauce
- ½ cup shredded white cheddar cheese
- 1 small red onion, thinly sliced
- 1 jalapeño, sliced
- Toppings of your choice (e.g. sour cream, guacamole)

Directions

- 1. Cook potatoes**
Wet a paper towel, wrap each potato, and microwave on high for 10 minutes (turn after 5 minutes).
- 2. Prepare spice mix & chicken**
In a bowl, combine cumin, chili powder, oregano, salt, granulated garlic, and black pepper. Toss chicken cubes with half the spice mix.
- 3. Cook filling**
Heat olive oil over medium-high. Sauté garlic for about 3 minutes. Add spiced chicken, cook until done. Reduce heat. Stir in black beans, enchilada sauce, and remaining spice mix. Cook about 3 minutes until hot.
- 4. Assemble & serve**
Split each potato lengthwise; fluff the interior with a fork. Spoon the chicken-bean mixture over potatoes. Top with cheddar, red onion, jalapeño, and any other toppings. Serve immediately.

Source: this smile-friendly recipe is provided by Delta Dental



5 Tips for Better Sleep

Get the sleep you need and improve your overall health and immune function.

Set a relaxing bedtime routine.

Activities like listening to calming music, reading a book or taking a warm bath.



Go to sleep and wake up at the same time every day, including weekends.

It's important for your body to have a regular sleeping schedule.

Exercise regularly.

Activities like walking, swimming or yoga can be helpful for improving sleep.



Create a sleep-friendly bedroom.

Turn off electronic devices an hour before bed and sleep in a cool, dark room.

Sleep the recommended number of hours a night for your age.

The National Sleep Foundation recommends 7-9 hours for adults and 7-8 hours for adults over 65.



Source: National Sleep Foundation

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 Dental (DHMO): (800) 422-4234 or www1.deltadentalins.com

MetLife Dental PPO: (800) 942-0854 or www.metlife.com

Vision Service Plan (VSP): (800) 877-7195 or 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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Southern California Pipe Trades Administrative Corporation

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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.

Three Steps to Financial Well-Being

Want to improve your financial health? Start by setting smaller goals and defining the steps to reach them. Achieving progress in stages can give you confidence and motivation.

1

Boost Your Savings



Saving is essential—for retirement, emergencies, or major purchases—but it can be tough. Begin by clarifying your goal (emergency fund, house, education, retirement). Review your income and expenses to decide how much you can set aside each month. Keep savings in a separate account so it's less tempting to spend and consider automating deposits to make it effortless.

2

Reduce Your Debt



If debt feels overwhelming, cut spending where you can and direct that money toward repayment. Make a list of all loans and credit cards, then rank them to decide what to pay off first. Setting up automatic payments can help you stay consistent.

3

Protect Your Family's Future



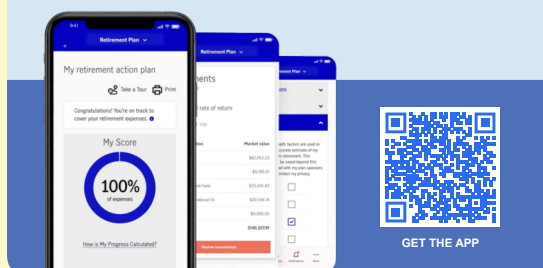
Estate planning may feel uncomfortable, but it's vital. Start small: review or purchase life insurance, name beneficiaries for retirement accounts, assign who should receive other assets, and decide who could make healthcare decisions for you. These steps form the foundation of an estate plan—ensuring your loved ones are protected.

Source: John Hancock

Planning Tools

If you have not already signed up for an account, it's a great time to sign in and explore the many planning tools available at myplan.johnhancock.com or on John Hancock's retirement app. These helpful tools will help you plan for life events, such as:

- Setting up an emergency savings account
- Planning for college expenses
- Estate planning
- Retirement income planning
- Planning for retirement expenses



Consolidate Retirement Accounts

Have old 401(k), IRAs or other retirement accounts from a previous employer? You can save on administrative fees and have all investments in one place by combining them into your Defined Contribution account.

Call John Hancock at (833) 388-6466 or email a consolidation specialist at jhrpsconsolidations@jhancock.com. You can also call the Fund Office at (800) 595-7473 or email us at info@scptac.org.

Increase in 2026 Annual IRS Retirement Contribution Limits

The total contributions individuals can make to their 401(k) plans in 2026 has increased. Limits are as follows:

Your age as of 12/31/26	Total contribution you can make to all 401(k) plans
Under age 50	\$24,500 max
Age 50 – 59	\$24,500 plus additional \$8,000 catch up contribution amount
Age 60 – 63	\$24,500 plus additional \$11,250 catch up contribution amount
Age 64 or older	\$24,500 plus additional \$8,000 catch up contribution amount

Important
Information
About Your
Benefits



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 *Informer* helps you safeguard your physical and financial health:

- Learn when to go to the ER and when to go to Urgent Care
- Get tips for how to sleep better
- Improve your financial health with with a staged approach

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**.

UPCOMING BENEFIT UPDATE

Pensioners & Surviving Spouses Health Fund Supplement #1

WHAT'S INSIDE

1. Step Out of the ER Crowd and into Your Local Urgent Care Center
2. Where to Go for Mental Health Emergencies Higher Out of Pocket Maximum in 2026 Remember to Use Your HRA Prescription Reimbursement Forms Due
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5. Three Steps to Financial Well-Being Increase in 2026 Annual IRS Retirement Contribution Limits

Picnic Raffle Winners

Wellness screenings were offered at the picnic hosted by UA Local 78 in August and UA Local 484 in October. Prizes were raffled off to participants. Congratulations to our winners!



Dan Bell
Local 484
Apple watch



Ray Lyons
Local 484
Nutribullet



Maurice White
Local 484
Tablet



Danny Nunez
Local 78
Tablet



Daniel Golgert
Local 78
Ninja