

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Get Ready for a Healthy Summer

This *Inform^{er}* shares important resources related to your health and wellness. It also shows ways to get ahead of inflation as you save for retirement.

Make Time for Better Sleep

Do you think you are just fine with 5 or 6 hours of sleep? Think again. Like the nearly 35% of adults who get less than the recommended 7+ hours, you are cutting yourself short. High-quality sleep is essential to your health and well-being.

A few simple lifestyle changes can have a dramatic effect on improving sleep. One of the easiest is eliminating sources of light at bedtime.

A recent study by the Centers for Disease Control and Prevention estimates that 50 to 70 million Americans have chronic or ongoing sleep deficiencies. New research by Dr. Phyllis Zee and her team at Northwestern University's Center for Circadian and Sleep Medicine suggests that sleep with just a moderate amount of light may negatively affect cardiovascular and metabolic health. The findings connect with broader evidence that healthy adults being exposed to even small amounts (100 lux) of artificial light while asleep "may be harmful in a variety of ways that could predispose people to chronic diseases."

The results, published in the Proceedings of the National Academy of Sciences in April, found that the sleepers exposed to light had elevated heart rates throughout the night (compared against those who spent nights in the dark). "They also had increased insulin resistance in the morning, meaning they had more trouble getting their blood sugar into a normal range."

The changes in cardiovascular function suggest that "the small amount of light was enough to shift the nervous system to a more activated and alert state." However, the group exposed to light thought their sleep was fine.

The study is an important example of how even dim light exposure can be disruptive to our sleep-wake cycle," says Dr. Chris Colwell, whose lab at UCLA studies the mechanisms underlying circadian rhythms. He notes there is a solid pool of research and large population studies to show that "disrupting circadian rhythms makes it harder to regulate blood glucose levels." Regularly missing out on sleep is correlated with higher likelihood of developing acid reflux, heart disease, weight gain and diabetes. Dr. Colwell's own recently published study of participant sleep underscores the far-reaching negative consequences of being exposed to light at bedtime.

(Source: NPR: Sleeping with even a little bit of light isn't good for you, April 1, 2022.)



How Much Sleep Do You Need?

While sleep needs may vary throughout life, the U.S. Department of Health and Human Services reports that most adults need 7–8 hours of sleep each night. Newborns usually sleep 16 hours or longer each day. Preschool children should sleep about 11 hours per day. School-aged children and teens need at least 10 hours of sleep each night.

How to Improve Sleep

- Follow a regular pattern of bedtime and waking each day, even on weekends.
- Be physically active each day and spend time outside.
- At least 30 minutes before bedtime, turn off light sources, TVs, computers and mobile devices.
- Keep bedrooms quiet and cool. Use comfortable bedding.
- Say no to caffeinated drinks in late afternoon or evening.
- Avoid heavy meals and alcoholic drinks within a few hours of bedtime.

If you can't fall asleep within 20 minutes, do something relaxing, such as reading, until you feel tired. If you have frequent trouble sleeping, talk with your doctor. Some conditions like sleep apnea, where you occasionally stop breathing during sleep, require immediate medical care.

(Adapted from the National Institute of Health: Healthy Sleep Habits, Accessed April 2022.)

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.

Protect Your Health and Vision

Health Tips for Sun Safety

A small amount of sunshine is good for you all year long, especially early each day. Sunshine can help you stay physically active and reduce stress. Scientists find that the sun's UV rays help you make Vitamin D in about five to 30 minutes, depending on the shade of your skin.

Research shows that *an hour of natural light in the morning* can help you sleep better. Sunshine regulates your circadian rhythm by telling your body when to increase and decrease your melatonin levels. The sun boosts your body's level of serotonin, a chemical that improves your mood and helps you stay calm and focused.

But too much sun is harmful. UV (ultraviolet) exposure is a major cause of skin cancer, the most common form, greater than all other cancers combined. Nearly 5 million Americans are treated for skin cancer each year. Melanoma, the deadliest form since it is more likely to spread to other parts of the body, was responsible for nearly 9,000 deaths last year.

About 3.5 million people are diagnosed with a nonmelanoma cancer annually. When detected early, this type is treatable and has excellent survival rates. The National Cancer Institute reports that nearly half of Americans who live to age 65 will have this cancer at least once.



The best way to protect your skin from UV rays is by using effective sun protection, such as staying in the shade, wearing hats and other protective clothing, using broad-spectrum sunscreen with SPF 15+ and avoiding indoor and outdoor tanning.

Blue Shield of California recommends self-screenings as the best way to catch skin cancer early. Check the skin visually for moles, birthmarks or other blemishes that are unusual in color, size, shape or texture. People in low-risk groups should still self-screen for skin cancer because the prognosis may be worse when discovered. You can also schedule a skin screening with your doctor or dermatologist. Use Blue Shield's Find-a-Doctor tool to search for a PPO provider at [blueshieldca.com/fad](https://www.blueshieldca.com/fad).

Proactive Care for Your Eyes

It's easy to take vision for granted, especially when you see well. Wearing sunglasses that provide 100% UVA and UVB protection is one of the easiest ways to keep your eyes healthy.

Sun damage can harm your eyes and put you at risk for corneal sunburn, age-related macular degeneration, blindness and even eyelid cancer. The Skin Cancer Foundation reports that up to 10% of skin cancers occur around the eyes. Ultraviolet radiation from the sun and tanning beds reaches you by invisible wavelengths, producing DNA changes that can lead to skin cancer and premature aging.



Choose the Right Sunglasses

Sunglasses protect your eyes from sun damage. "It doesn't matter how dark they are or the color of the lenses," says Dr. C. Stephen Foster, professor of ophthalmology at Harvard Medical School. "The most important thing is that the sunglasses block 100% of UVA and UVB rays."

"When you don't wear protection, ultraviolet radiation you cannot see is penetrating the eye," says Dr. Rebecca Taylor from the American Academy of Ophthalmology. The back of the eye, called the retina, has a delicate central area known as the macula. "When light comes into the eye," she explains, "it hits that macula like a laser beam."

Even inexpensive sunglasses work well. Just look for a sticker stating 100% UV protection. "Also, polarization has nothing to do with UV protection," Dr. Taylor says. Swiss researchers found that large sunglasses block more UV rays than smaller ones, and that wrap-around versions and goggles offered the most complete protection.

Sunglasses are important for children. Only 10% of parents are aware that kids are exposed to three times the UV radiation as adults, and 50% of the eye damage from UV occurs before the age of 18. Sun exposure from a young age often contributes to eye disease later in life.

Get the Most from VSP Coverage

If you have Vision Service Plan (VSP) coverage, schedule visits with a network eye doctor each year. VSP doctors only charge a \$20 copay for annual exams. Active participants may qualify for ProTech Safety® frames every 24 months. Lenses are covered every 12 months.

VSP members can save on eyeglasses and sunglasses through their network doctor within 12 months of a WellVision Exam®. Visit [Eyeconic.com](https://www.eyeconic.com) and access your VSP benefits, network savings and free shipping. Go to [vsp.com](https://www.vsp.com) or download their app to learn more about your benefits and discounts.

Maintain Healthy Smiles

Delta Dental's website and Grin magazine suggest ways to prevent summertime tooth decay.

Stay on a Routine

"Don't forget about your smile this summer," says American Dental Association dentist Mary Hayes. "It's important for families to consistently brush and floss, which keeps kids on track for healthy back-to-school dental visits. Continue to brush twice a day for two minutes, ideally with fluoride toothpaste."



Avoid Sugary Drinks and Desserts

Watch your family's intake of lemonade, juice and soda. Offer water instead. Drink water in-between alcoholic beverages. They are high in sugar and can dry out the mouth—a quick route to tooth decay. "A healthy dessert is assorted mixed berries," says Lisa Young, PhD, RDN, author of *Finally Full, Finally Slim*. Berries are "super nutritious and contain antioxidants, anthocyanins and vitamin C." (See page 4 for a fruit dessert recipe with no added sugar.)

Skip the Ice

Chewing on ice may cause cracked teeth and damaged enamel. Get the same refreshing effect by chilling drinks in the fridge or cooler.

Book Dental Appointments Early

Now's a good time to schedule dental visits for you and your covered dependents. Both Delta Dental options have low or no out-of-pocket costs for routine preventive care—including cleanings, oral exams and many basic services. Coverage includes two dental exams, three cleanings and at least three periodontal treatments each calendar year. You can also call Delta Dental PPO at **(800) 765-6003** or DeltaCare USA (DHMO) at **(800) 422-4234** for details.



The easiest way to view dental coverage is to visit **www.1.deltadentalins.com** or download the Delta Dental mobile app. While there you can select network dentists, schedule appointments, access claim information and learn more about your dental option.

IMPORTANT REMINDERS

Moving Soon?

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**. Or ask the Fund Office or your local union for a copy. You may email, fax or mail your completed form to the Fund Office. Don't delay or you may miss important notices about your benefits.

Review Your Recent 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. 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.*



Vacation & Holiday Fund

Under the **Normal Benefit** option, in addition to payouts in April and December, you may request one Interim Withdrawal each calendar year to receive 100% of your available balance free of charge. 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. Contact the Fund Office for details.



Health Reimbursement Arrangement (HRA)

If you have a Health Reimbursement Allowance, you received a separate quarterly statement to show your available HRA allowance. Be sure to use this money to reimburse yourself (on a tax-free basis) for qualified expenses that you and your covered dependents paid that were not covered by your medical, dental, vision and prescription drug coverage. You can also use HRA dollars to pay yourself back for deductibles, copayments, premiums and other IRS-qualified expenses. The process is even easier when you use your new **SCPT H&W HRA Debit Card**. See page 6 for details.

Easy Banana-Berry Ice Cream

Cool off with this light and refreshing summer treat.



Ingredients (Makes 2 cups)

- Two ripe bananas, frozen
- 1 cup frozen berries
- ¼ cup milk (or almond or nut milk)
- ¼ teaspoon vanilla extract
- Pinch of salt
- Optional toppings

Directions

1. Peel bananas and slice into one-inch pieces. Freeze bananas and berries two hours or longer in a freezer-safe container.
2. Pulse frozen bananas, berries and milk in a food processor until texture is like soft-serve ice cream.
3. Serve immediately—or freeze 30 minutes longer for a firmer texture. The frozen mixture should be used within a few days to preserve the flavor and consistency.
4. Top with fresh berries and a sprig of mint. Also try pitted cherries, dark chocolate chips or chopped nuts.

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

PlushCare: (888) 370-4689 or plushcare.com

NurseHelp 24/7: (877) 304-0504

Delta Dental PPO: (800) 765-6003 or www1.deltadentalins.com

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

Vision Service Plan (VSP): (800) 877-7195 or vsp.com

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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.

Inflation and Your Retirement Savings

To stay ahead of inflation and make the most of your retirement savings, consider these strategies.

Review Your Account Balance

Are you saving enough through your Defined Contribution Account to meet your retirement goals? Log into your online account at myplan.johnhancock.com. Use the automated retirement plan calculator to compare your retirement savings with your projected spending needs.

Start Saving More Today

Select the highest hourly deferral rate you can afford to contribute now. More contributions let your savings compound longer, increasing the total available in retirement. To make changes, simply complete the *Enrollment/Change/Opt-Out Form* available at www.scptac.org and give it to your employer.

Diversify Your Retirement Investments

Make sure to choose a mix of investments aligned with your interests and risk tolerance. Think about how long you have until you retire to help reset your investment goals. If you don't want to choose your own investment mix, select the T. Rowe Price Retirement Trust Fund with a date closest to your expected retirement date. For example, if you are age 45 and intend to retire when you are age 65, you might choose the T. Rowe Price Retirement 2040 Fund or the T. Rowe Price 2045 Fund.

Get Help Refining Your Investment Strategy

John Hancock's personalized planning and budgeting tools can help you prepare for the potential effects of inflation on your retirement savings goals. See how prepared you are for different real-life scenarios. Explore the **Morningstar® Retirement Manager**, John Hancock's planning tool that provides investment details accessed through your online account.

For more help, call John Hancock's Retirement Plan Services at (833) 388-6466. Or contact Fund Office retirement representatives at (800) 595-7473.



Download Your Quarterly Statement from John Hancock

Starting in 2022, your first quarterly statement included a Lifetime Income Illustration (LII), required by the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019. The LII provides an estimate of how much monthly income your statement's account balance may generate in retirement (based on activity from January 1 through March 31). Be sure to view your statement at myplan.johnhancock.com. The LII is found on the last page of your first statement posted in 2022.

The LII calculation shows your account balance displayed as an estimated monthly payment from an annuity (even though the option to purchase an annuity is not available through your defined contribution plan at retirement). The estimated monthly payment is shown in two ways: 1) as a single life annuity and 2) as a qualified joint and 100% survivor annuity with the assumption you are married to a spouse who is the same age.

These calculations are for illustrative purposes only. The amounts are not guaranteed. However, your LII amounts may help you consider whether you are saving enough for a secure retirement.

Keep in mind that these LII estimates are quite different from the projections already available to you at myplan.johnhancock.com. LII calculations only consider your account balance as of your statement date. They assume you are retired at age 67 and also married to a spouse who is age 67—so your Plan contributions would have stopped. The LII explains all the required assumptions, and some may not apply to you.

On the other hand, projections you generate from John Hancock's retirement planner allow more tailored assumptions. This tool lets you enter your own details, such as your decision to continue Plan contributions until retirement. You can enter personal information (such as your age, retirement goals and future expenses) to develop projections more accurately.



EXAMPLE 1

This participant is age 45, and has just started saving through the Plan. His LII calculations show that he needs to save more to achieve an adequate monthly income at retirement.

Current Account Balance	\$ 4,159.49
Single Life Annuity	\$ 21 per month for life assuming you are age 67 on March 31, 2022
Qualified Joint and 100% Annuity (if applicable)	\$ 18 per month for your lifetime and \$ 18 per month for the lifetime of your surviving spouse assuming you and your spouse are age 67 on March 31, 2022



EXAMPLE 2

This participant is age 51, and has saved longer. Her LII calculations can help her decide whether this estimated monthly income is adequate.

Current Account Balance	\$ 72,421.72
Single Life Annuity	\$ 369 per month for life assuming you are age 67 on March 31, 2022
Qualified Joint and 100% Annuity (if applicable)	\$ 305 per month for your lifetime and \$ 305 per month for the lifetime of your surviving spouse assuming you and your spouse are age 67 on March 31, 2022

Important
Information
About Your
Benefits



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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 *Informer* highlights important research related to your health and financial wellness so you can:

- **Learn** new ways to improve sleep and other health challenges
- **Be ready** for a healthy summer
- **Review** your retirement savings goals and the impact of inflation
- **Understand** 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

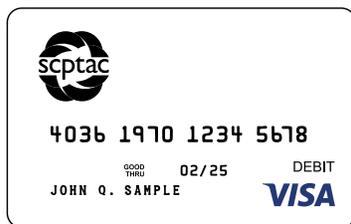
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Download Your Quarterly Statement
from John Hancock

Introducing Your New HRA Debit Card

If you are eligible for Health Reimbursement Arrangement (HRA) benefits, you will be mailed two SCPT H&W HRA debit cards. You and your eligible dependents can use them to pay for HRA-eligible expenses from the allowance available in your HRA account.

Here's how the cards work.

You must activate your account by calling the toll-free number on the removable sticker. You don't need to activate both cards. The participant should sign his/her name on each card.



You and your eligible dependents can use your SCPT H&W HRA debit cards to pay health care providers for covered medical expenses directly at the time of service or purchase. Providers include doctors, dentists, clinics, hospitals and IRS-approved pharmacies. They must be able to identify HRA-eligible items at checkout and accept prepaid benefit cards.

Simply swipe the card and available funds are automatically deducted to pay for qualified expenses. Your card does not require a PIN, select Credit. To avoid declines, check your current allowance online and only use the card to pay for qualified expenses.

Always save itemized receipts. You may need to provide supporting documentation later based on IRS rules.

Protect these 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. There may be a charge for replacement cards.

For more information, contact the Fund Office.