

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

Protect Your Smile: The Power of Sealants and Routine Dental Care

Want to avoid cavities before they start? Sealants are a simple, effective way to protect your teeth—especially for children and teens. These thin plastic coatings are applied to the grooves of molars, sealing off areas where food and bacteria can collect. Even with fluoride and good brushing habits, these deep grooves can still lead to decay.

Who Should Get Sealants?



Kids and teens ages 6 to 15 are the best candidates—especially those with a history of cavities, family risk of dental issues, or dry mouth caused by health conditions or medications.

Sealants are usually applied to first and second permanent molars as soon as they come in. Combined with fluoride, sealants offer stronger protection against cavities.

Sealants are quick to apply and can last up to 10 years. Please contact MetLife Dental PPO at (800) 942-0854 or DeltaCare USA (DHMO) at (800) 422-4234 directly for coverage details.

Did You Know?

Dental sealants prevent 80% of cavities over 2 years in the back teeth, where 9 in 10 cavities occur.

— Centers for Disease Control and Prevention



Don't Skip Your Cleanings and Exams



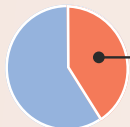
Cleanings remove plaque and tartar, while exams help your dentist catch problems such as cavities, gum disease, and oral cancer. The American Dental Association recommends both twice a year—or more often if you're at higher risk due to diabetes,

smoking, pregnancy, or other health factors.

A Reminder to Make Use of Your Benefits



55% of SCPT members with MetLife dental coverage have not used their benefits in the past 5 years.



41% of SCPT members with DeltaCare USA dental coverage have not used their benefits in the past 5 years.

Plan Ahead for Summer Appointments

Summer is a great time to schedule checkups for you and your covered dependents. Book early for the best availability!

MetLife Dental (PPO)

Use any dentist, but save more with MetLife's PDP Plus network. Check if your dentist is in-network before your visit.

Visit www.metlife.com or call (800) 942-0854.

DeltaCare USA (DHMO)

All services and referrals must go through your assigned DeltaCare USA dentist. There are no deductibles or yearly maximums—even for orthodontia.

Visit www.deltadentalins.com or call (800) 422-4234.

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.

Rising Prescription Costs: Tools to Help You Save

If you've had trouble refilling a prescription lately, you're not alone. Drug shortages are affecting pharmacies across the country due to high demand, supply issues, and production delays—especially for generic drugs. While we are monitoring the situation closely, there are still steps you can take to find your medication and potentially save money. From checking alternative pharmacies to using price comparison tools, here are some practical tips to help you navigate rising prescription costs.



Check Your Drug Prices with Blue Shield

The **Price Check My Rx** tool from Blue Shield makes it easy to see the cost of your medications and find potential savings. Simply log into your Blue Shield online account (or create one if you haven't yet) and search for your prescription. You'll be able to:

- View your current medication costs
- See if there are lower-cost options available
- Compare prices across different pharmacies

PRICE CHECK YOUR RX

Visit blueshieldca.com
or scan the QR code:



How to Submit Prescription Drug Claims

You must submit prescription drug claims to the Fund Office for reimbursement by sending a properly completed *Prescription Drug Claim Form* along with a receipt or printout from a licensed pharmacy that includes all the following information:

- 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 for more information.



Other Discount Tools to Explore

Here are other ways to shop around for better prescription prices:

Amazon Pharmacy

Home delivery and price comparisons

➔ pharmacy.amazon.com/delivery

GoodRx

Search for the best prices at local pharmacies

➔ goodrx.com/

Mark Cuban Cost Plus Drugs

Transparent, low-cost pricing directly from manufacturers

➔ costplusdrugs.com/medications/

Costco Pharmacy

Competitive prices—membership not required for prescriptions

➔ costco.com/pharmacy/warehouse-pickup

Taking a few minutes to compare prices could help you save a lot in the long run—without skipping the medications you need.



A Quick Note About Pharmacy Restrictions

Some, high cost, medications require authorization. Be sure to check coverage rules in the *Summary Plan Description*.

If you are not sure whether an item is covered, call the Fund Office Toll Free at (800) 595-7473 or if outside of the U.S. at (213) 385-6161.

Try Teledentistry with MetLife

MetLife Dental PPO members can use the MetLife mobile app to access a teledentistry tool. Virtual Dental Care gives MetLife PPO members on-demand 24/7 access, including emergency care, to licensed dentists through a video call.

Whether it's an urgent issue like dental pain or swelling, or just a quick question, Virtual Dental Care's extensive network of dentists is available anytime, anywhere. Dentists can even prescribe medications and refer to local in-network providers for follow-up care.

Using your phone, the mobile app scans your mouth with AI tools and provides you with an assessment. You can then choose to connect with a dentist virtually. **Note: If you decide not to connect with a dentist, the scan and assessment does not count towards your two covered yearly visits!**

Note: Teledentistry is not available through DeltaCare USA.



Did you know?

More than 1/3 of adults age 18 and older have not had a dental exam or cleaning in the past year.*

*National Center for Health Statistics' 2023 National Health Interview Survey

IMPORTANT REMINDERS

Health Reimbursement Arrangement (HRA)

If you have an HRA account, you can access your quarterly statement on the SCPT HRA mobile app or webpage to check your 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. For faster processing, email your receipts to HRA@scptac.org, or use your SCPT H&W HRA Debit Card.

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. For faster processing, email the *Change of Address Form* to coa@scptac.org.

Automatic Vacation & Holiday Payments

Your Employer contributes to your individual Vacation & Holiday account based on the number of hours you work. Payouts are automatically issued in April and December for contributions made through November 30th each year (called the Normal Benefit). Forms are not required for these automatic payments.

Note: For direct deposit, contact the Fund Office to request the *Normal Benefit Election Form Authorizing Agreement for Direct Deposit* or download it from www.scptac.org. Otherwise, a check will be mailed to your address on file. For faster processing, email the completed form to vacation@scptac.org.



Lemony Greek Salad

This simple and classic salad recipe—which pairs a tangy lemon-garlic dressing with loads of fresh lettuce, cherry tomatoes, olives and red onion—is perfect for summer get-togethers or a quick lunch.



Ingredients

Salad:

1 head crispy lettuce, such as Romaine or iceberg, chopped
2 cups cherry tomatoes, halved
1 cucumber, peeled and sliced into thick rounds
½ red onion, finely chopped
½ cup Kalamata olives, pitted
¾ cup crumbled feta cheese

Dressing:

½ cup olive oil
3 tablespoons freshly-squeezed lemon juice
3 tablespoons red wine vinegar
1 garlic clove, pressed or finely minced
1 teaspoon dried oregano
½ teaspoon salt
¼ teaspoon black pepper

Directions

1. Whisk the dressing ingredients together in a small bowl until blended. Season with additional salt and pepper if needed.
2. Place the lettuce in a large salad bowl. Top with the tomatoes, cucumber, red onion, olives and the feta.
3. When you're ready to eat, toss the salad with the dressing and serve on salad plates.

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

SIMPLE STEPS to Protect Your Eyes

Your vision is priceless.
Here are a few ways to protect your eyes:

1

Get an annual eye exam

with your VSP® Vision Care network doctor.



2

Wear sunglasses

with 100% UVA and UVB blocking lenses
to protect your eyes from sun damage.



3

Practice the 20-20-20 rule.

Look at something 20 feet away for 20 seconds
every 20 minutes to reduce eye strain.



4

Eat nutrient-rich foods

that support eye health, such as those
high in vitamin A, vitamin C, and lutein.



Healthy eyes mean a healthier you. Take charge of your
sight and build habits that protect your eyes for years to come.

Source: VSP Vision Care

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) 438-6388 or www.metlife.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.

Countdown to Retirement: Choose Your Horizon

As people move toward retirement age, they tend to ask two types of questions: “How should I be thinking about retirement planning right now?” and “What comes next?”

The following sets of activities are intended to help keep you on track with your retirement planning efforts. You’ll have your own personal goals, of course, but the milestones below can help you set your focus, organize your activities, and feel more confident about retirement planning right now.

Horizon: 10-15 years to retirement

Focus on debt and accumulate savings

- Save as much as possible
- Consider increasing your contribution rate each year
- Monitor debt and create a strategy for keeping it manageable
- Check your emergency savings and replenish, if needed
- Take advantage of time and choose investments that fit your long-term goals



Horizon: 5-10 years to retirement

Accumulate savings and make management simpler



- Keep saving as much as possible, and put more away each year
- Keep your debt manageable and your emergency savings replenished
- Set your focus on a preretirement savings goal linked to a preliminary income target
- If you’ve fallen off track, regain momentum with achievable short-term savings goals
- Consider consolidating all your retirement savings accounts in one place—check with your Plans to see if consolidation is permitted

Horizon: 1-5 years to retirement

Accumulate savings, dial up safety, and begin to transition

- Keep saving as much as possible
- Turn toward late-stage investing—consider a strategy of lower risk and more moderate growth potential
- Centralize information on all future retirement income sources—retirement savings, pensions, Social Security, and others
- Consider your Social Security options, and apply for Medicare when eligible (usually age 65)
- Learn about, and factor in, taxes on different kinds of retirement income and investments



Horizon: 1 year or less to retirement

Focus on the future



- Do a thorough review of your monthly budget and spending
- Determine how you’ll collect Social Security—early, at retirement age, or delayed start
- Make sure your investments are in line with your current needs and investor profile
- Tighten up your income strategy, including estimated expenses, withdrawals from retirement savings accounts, pensions payments, and Social Security
- Determine when you need to start taking required minimum distributions from your account

Source: John Hancock. Log in to Morningstar Retirement Manager at myplan.johnhancock.com for free investment guidance.



**Important
Information
About Your
Benefits**



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JUNE 2025 | VOLUME 34 | 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 *Informer* helps you safeguard your physical and financial health:

- Protect your smile with sealants and routine dental care
- Learn what you can do to save money on prescriptions
- Take some simple steps to protect your eyes
- Review benefit reminders and actions
- Help stay on track with retirement planning at any age

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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Local 582 Picnic Raffle Winners

Wellness screenings were offered at the picnic hosted by UA Local 582 this Spring and prizes were raffled off to participants. Congratulations to our winners!



Joshua Davis
Grip Strength Test Winner
Won a gift card



Thomas Leonardo
Participated in Wellness
Screening—Raffle Winner
Won a Ninja blender



Miguel Melena
Participated in Wellness
Screening—Raffle Winner
Won an Amazon Fire tablet



Ivan Brito
Participated in Wellness
Screening—Raffle Winner
Won a Ninja air fryer