



Informer

A quarterly publication of the Southern California Pipe Trades Administrative Corporation

Taking Care of Your Mental Health

Mental health is a key part of overall health and well-being. Physical demands, jobsite pressure, financial stress, and time away from family can all affect your mental health over time. Paying attention to mental well-being supports focus, safety, and quality of life both on and off the job.

Here are a few practical ways to support your mental health:

Get Enough Sleep

Adults who sleep fewer than seven hours per night are more likely to experience mental distress. Aim for seven to nine hours of sleep. If you have trouble sleeping, even on weekends, try to always go to bed and wake up at the same time each day, limit caffeine after midday, and avoid screens for at least 30 minutes before going to bed.

Stay Physically Active

Regular physical activity improves mood and reduces symptoms of anxiety and depression. Here are just a few of the activities that can help regulate stress and improve energy levels.

- Walking for 30 minutes a day
- Stretching after work
- Light strength training twice a week

Know Your Mental Health Benefits

Don't wait until a moment of crisis to get support. All Southern California Pipe Trades Health & Welfare Fund participants have access to mental health benefits:

Visit the Forms & Documents page of the www.scptac.org website to download more information.

- ✓ **Mental health office visits are covered** at 100% for Active participants and 80% for Pensioner and Surviving Spouse Plan participants (after deductible is met) through the Blue Shield of California PPO.
- ✓ **Virtual care visits are also covered** at 100% for Active participants and 80% for Pensioners and Surviving Spouse Plan participants through Doctor on Demand and through PlushCare at the same benefit level as in-office visits for a \$15 monthly access fee. Virtual care allows you to connect with board-certified doctors, psychologists, or therapists by phone or video from your home or another private location.



How's your mental health?

This assessment from Blue Shield can help you assess your mood, stress levels, and overall well-being; as well as give guidance and resources for support.



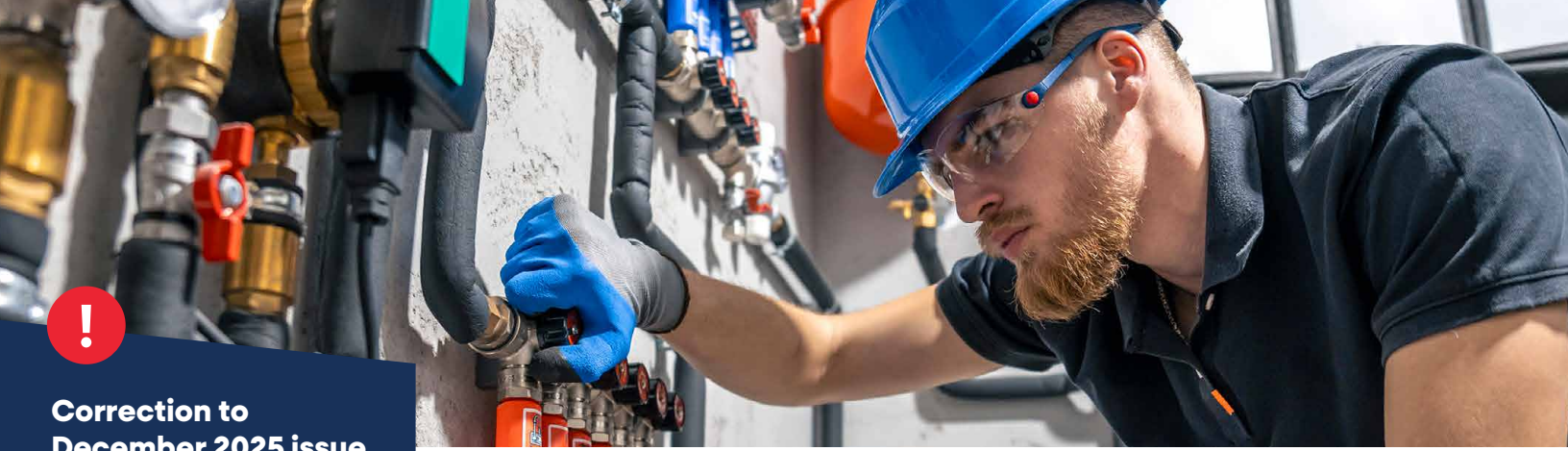
Maintain Social Connections

Social connection helps protect mental health. Make time to talk with family, friends, or coworkers. Shared meals, phone calls, or checking in with someone after work can reduce feelings of isolation and stress.

Limit Alcohol and Substance Use

The Substance Abuse and Mental Health Services Administration warns that alcohol and drugs can worsen anxiety, depression, and sleep problems over time. Paying attention to patterns of use and seeking support early can prevent additional challenges.





Correction to December 2025 issue

In the December 2025 issue of the Informer, we stated that receipts for any prescriptions filled for 2025 need to be received by December 31, 2025. The correct date is December 31, 2026.



Did You Receive Your New SPD?

The 2026 Summary Plan Description (SPD) was mailed in February 2026 to addresses on file with the Fund Office. This SPD describes benefits, rules and regulations for the six SCPT Funds. It replaces all past SPDs and Supplements. If you did not receive a copy, contact the Fund Office at (800) 595-7473 or info@scptac.org.



How to Submit Your HRA Reimbursements

If you have an HRA account, remember to request reimbursement for eligible health expenses that were not covered by your medical, dental, vision, or prescription drug benefits. You can also request reimbursement of deductibles, copayments, COBRA premiums and Pension health premiums. Reimbursements are not only available for you, but also for your eligible dependents.

To use your HRA, the Fund Office must verify that expenses are eligible. You will need to submit:

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

Patient Name: John Doe
Date of Service: 01/20/2026
Provider: Dr. Smith, DDS
Service Description: Dental Cleaning
Amount Charged: \$120.00

Three Ways to Submit Your HRA Claim

Use one of these methods to file an HRA claim for reimbursement:



SCPT HRA Mobile App

Available for Android or iPhone. Go to the Google or App store and search "SCPT H&W Fund HRA Benefits" to download. Log in to submit your claim directly from your mobile device.



SCPT HRA Portal

Access the HRA portal at scptac.lh1ondemand.com from any computer to file your reimbursement claim online.



HRA Reimbursement Form

Download the *HRA Reimbursement Form* at www.scptac.org and email to health@scptac.org or mail to the Fund Office.

Recent Benefit Update

Plan Update for those Transitioning Between Plans

Effective January 1, 2026, if you transition between plans, such as when retiring and transitioning from the Active Plan to the Pensioners & Surviving Spouses Health Fund, you will only need to meet one deductible per covered individual. The deductible does not apply to the following: hearing aids, prescription drugs and dental. Please see the updated SPD for full details.



Annual Coordination of Benefits Form Required

If you haven't already sent the Fund Office a new *Annual Coordination of Benefits Form (ACOB)* for 2026, complete one and return it ASAP. All participants/dependents eligible under either the Health & Welfare Fund or the Pensioners & Surviving Spouses Health Fund must complete a new form each year.

! Your medical and prescription drug claims will be denied until the form is received. Remember, you have 12 months from the claim denial date to submit your ACOB form.

Complete your form today!

- ✓ Complete and return the form mailed to you in December 2025 or scan the QR code to download a fillable copy from the forms & documents page of the website.
- ✓ Return your form by email to health@scptac.org or by mail to the address printed on the form.



Automatic vacation and holiday payments!



Payouts for individual Vacation & Holiday accounts are scheduled to be issued by April 10th. 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 payments issued by check. If you would like to set up direct deposit for this payment, contact the Fund Office to request the *Normal Benefit Election Form Authorizing Agreement for Direct Deposit* or download it from www.scptac.org. Return the completed form by mail to the Fund Office or by email to vacation@scptac.org.

Email Your Questions and Forms to the Fund Office

For general plan inquiries, email info@scptac.org. Please allow up to 3 business days for a response. To help streamline the processing of your inquiry, you may also use the dedicated emails below.

- **Health & Welfare Plan:** health@scptac.org
For Health & Welfare Plan form submission.
- **Vacation & Holiday Plan:** vacation@scptac.org
For Vacation & Holiday related questions and form submission.
- **Pension Plan:** pension@scptac.org
For Pension related questions and form submission.
- **Defined Contribution Plan:** definedcontribution@scptac.org
For Defined Contribution related questions and form submission.

Update Your Mailing Address



Update your address on file with the Fund Office by completing a *Change of Address Form* and submitting it to the Fund Office. Download and print this form at www.scptac.org or request a copy by contacting the Fund Office or your Local Union. If your address needs correction, email, fax or mail your form to the Fund Office immediately.



Black Bean Taquitos

These black bean taquitos are a simple, cheesy, and flavorful option that bakes up crispy in the oven.

Ingredients

- 1 can of black beans (15oz)
- ½ cup of frozen corn
- 1 cup grated cheese
- 1 teaspoon cumin
- ¼ teaspoon garlic powder
- ¼ teaspoon salt
- Corn tortillas

Directions

1. Preheat the oven to 400 degrees.
2. Mix the beans, corn, cheese, cumin, garlic powder and salt in a bowl.
3. Heat up tortillas in the microwave, placing them between damp paper towels to maintain their flexibility.
4. Fill each tortilla with a few tablespoons of the mixture and roll up tightly. If needed, secure with a toothpick.
5. Place taquitos on a baking tray covered with foil.
6. Spritz taquitos with olive oil.
7. Cook for 10 to 15 minutes or until golden brown.

Source: Delta Dental

Take a Quick Stretch Break

Stay job ready with these simple stretches. Try them before work to loosen up or after work to reduce stiffness at the end of the day.

Wrist stretch

With forearms level and palms down, bend wrists so fingers point down, then reverse so fingers point up. Repeat 8-10 times to relieve wrist and forearm tension.



Side bend

Feet shoulder-width apart, raise one arm overhead and gently lean to the opposite side. Hold for 20-40 seconds. Switch sides to stretch your torso and lower back.



Knee to chest stretch

Stand tall, lift one knee toward your chest, and hold for 20-40 seconds. Switch legs to stretch hips and lower back



Your Plan Contacts

SOUTHERN CALIFORNIA PIPE TRADES ADMINISTRATIVE CORPORATION FUND OFFICE

501 Shatto Place, Suite 500
Los Angeles, CA 90020

Office Hours:

Monday – Wednesday: 8:00am to 4:00pm
Thursday: 8:00am to 6:00pm
Friday: 8:00am to 4:00pm

☎ (800) 595-7473 or (213) 385-6161

☎ (213) 383-0725

✉ info@scptac.org

🌐 www.scptac.org

HEALTH & WELFARE FUND

NurseHelp 24/7

☎ (877) 304-0504

Doctor on Demand

☎ (800) 997-6196

🌐 doctorondemand.com

DeltaCare USA Dental (DHMO)

☎ (800) 422-4234

🌐 www1.deltadentalins.com

MetLife Dental (PPO)

☎ (800) 942-0854

🌐 www.metlife.com

VSP — Vision Service Plan

☎ (800) 877-7195

🌐 www.vsp.com

DEFINED CONTRIBUTION FUND

John Hancock

☎ (833) 388-6466

🌐 myplan.johnhancock.com

BOARD OF TRUSTEES

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

Trustees of the Health & Welfare, Pensioners & Surviving Spouses Health, Defined Contribution, Retirement and Christmas Bonus Funds include:

Union

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Shane Boston:

Co-Secretary

David Baldwin

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Ben Clayton

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Chip Martin: Secretary

Ryan Cavanaugh

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Larry Verne

Pip Zaide



Funding Your Future Today

Contributing to the Southern California Pipe Trades Defined Contribution Fund is an effective way to supplement your pension and strengthen long-term retirement security.

Increasing your contribution rate by even \$1 more per hour can significantly boost your retirement savings over time. You may contribute in \$0.25 increments, allowing you to choose the highest rate you can afford. The earlier and more consistently you save, the more time your money has to compound.

Increase Your Savings

You can start contributing as soon as you begin working. Your Employer automatically enrolls you at a rate of \$0.50 per hour in Employee pre-tax 401(k) contributions, unless you opt out or choose a different contribution rate or type. You may change your contribution amount at any time, even if you previously opted out.

How to Make Changes



To enroll, re-enroll, or change your contribution rate, scan the QR code to download and complete the *Enrollment/Change/Opt-Out Form* and submit it to your Employer.

Please note that if you previously opted out, you must re-submit the form each time you change Employers.

Check Your Account to Track Progress

Stay informed by logging into your online account at myplan.johnhancock.com, where you can view your latest quarterly statement and monitor your account balance. While logged in, use John Hancock's retirement plan calculator and planning tools to compare your current savings with projected retirement expenses and see whether you are on track to meet your goals.

For assistance with your account or planning tools, contact John Hancock Retirement Plan Services at (833) 388-6466.

Living longer requires more than financial planning

These quick facts from John Hancock's Longevity Preparedness Index Report reveal some of the most pressing realities of aging today.

PLAN FOR FUTURE CARE

70%

70% of adults 65+ will require long-term care at some point. Many are unprepared for this natural phase of life.

PLAN FOR HOME READINESS

88%

88% of adults 50+ believe it is important to age in place. Home readiness is one of the biggest blind spots in planning.

PLAN FOR COMMUNITY RESOURCES

39%

Only 39% of adults said they believe their community has ample resources for older adults. Does your community have what you need as you age?

Scan the QR code to view John Hancock's full report:



Important Upcoming Dates

APRIL

- 1** HRA Forfeitures Response Due
- 5** Vacation & Holiday Monthly Benefit (on or about the 5th)
- 10** Vacation & Holiday 70% Payout (on or about the 10th)
- 23** Pensioner Forms (Age 70.5 and over) Response Due

John Hancock Quarterly Statement

MAY

- 5** Vacation & Holiday Monthly Benefit (on or about the 5th)
- 15** Pensioner Forms (Under Age 70.5) Response Due
- 15** Disability Verification Forms (Under Age 65) Response Due

JUNE

- 5** Vacation & Holiday Monthly Benefit (on or about the 5th)



Southern California Pipe Trades Administrative Corporation
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We want to hear from you.

Stress affects mental health by overwhelming the brain's ability to cope and regulate emotions. While brief stress can be manageable, chronic stress increases the risk of anxiety, depression, and burnout, and makes daily functioning more difficult.

What do you do to manage stress?

Share your tips for how you take care of yourself when life or the job gets stressful. What are your favorite activities to relax or unwind? Email your thoughts (and a photo if you have one) to the Fund at informer@scptac.org and we may share them in the next newsletter!



A fresh look for the *Informer*
We've updated the design of the *Informer* and will be introducing new content over the next several issues.

Have ideas for articles or topics you'd like us to cover? Please let us know your thoughts by emailing informer@scptac.org.

The *Informer* helps you safeguard your physical and financial health. 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**.

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.