

# Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

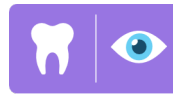
## Open Enrollment is October 1<sup>st</sup> to November 30<sup>th</sup>!

It's Open Enrollment time! This issue of the *Informer* offers an overview of coverage options effective January 1, 2026, for both Active and Pensioner Health Plan participants, and other important details about your dental and vision benefits.

Participants in the Southern California Pipe Trades Health & Welfare Fund and the Pensioners and Surviving Spouses Health Fund have from October 1 through November 30, 2025, to make changes. During this period:



**Participants in the Southern California Pipe Trades Health & Welfare Fund (Active Plan) can enroll in or change their dental coverage election (explained below).**



**Participants in the Pensioners and Surviving Spouses Health Fund can change both their dental and vision elections (see page two).**

Open Enrollment materials will be mailed out in the coming weeks. All changes are effective January 1, 2026.

### SCPT Health & Welfare Fund (Active Plan) Dental Open Enrollment

During Open Enrollment, MetLife Dental PPO and DeltaCare USA (DHMO) Participants may choose to switch dental plans effective January 1, 2026. To make changes for yourself and your covered dependents, you must complete a new *Dental Election Form* and submit it to the Fund Office by the November 30 deadline. If you wish to remain enrolled in your current plan, no action is required, and your coverage will continue "as is." Your dental options are:

- **MetLife Dental PPO:** With this option, you can use any dentist, but your out-of-pocket costs are usually much lower when you choose dentists who participate in MetLife's PDP Plus network. Check if your dentist is in-network before receiving services. Learn more at [www.metlife.com](http://www.metlife.com) or by calling (800) 942-0854.
- **DeltaCare USA (DHMO):** With this option, all services and referrals must be provided by your assigned DeltaCare USA (DHMO) network dentist; otherwise, benefits will not be paid. There are no calendar year deductibles or benefit maximums, including for orthodontia. Learn more at [www1.deltadentalins.com](http://www1.deltadentalins.com) or by calling (800) 422-4234.

Get help choosing your dental option by reading *How to Compare PPO and DHMO Dental Plans* on page 3. You may also contact the Fund Office by phone, email, or by visiting [www.scptac.org](http://www.scptac.org).



### Open Enrollment News and Forms

Find the latest Open Enrollment news and downloadable forms at [www.scptac.org](http://www.scptac.org).

### Vision Plan Enrollment Reminder

Active participants who already have Vision Service Plan (VSP) coverage do not need to re-enroll. If eligible for vision coverage, you may enroll at any time by filling out a *Vision Enrollment Form*, available at [www.scptac.org](http://www.scptac.org) or at the Fund Office. Vision coverage begins the month following the date your form is received and accepted by the Fund Office. See page 5 for details of VSP coverage.

**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.

# SCPT Pensioners & Surviving Spouses Health Fund Dental and Vision Open Enrollment

Open Enrollment, from October 1 to November 30, 2025, is the one chance each year for pensioners and surviving spouses to enroll or change dental and vision plan elections.

## Dental Open Enrollment



Effective January 1, 2026, both the MetLife Dental PPO and DeltaCare USA (DHMO) options will continue to be offered. If you wish to make changes, you must complete a new *Dental Election Form* and submit it to the Fund Office by the November 30 deadline. If you wish to remain enrolled in your current plan, no action is required, and your coverage will continue “as is”.

See the chart on page 3 for help choosing your dental option. You may also contact the Fund Office by phone, email, or by visiting [www.scptac.org](http://www.scptac.org).

### To Make Dental Plan Changes by the Deadline

Download a *Dental Enrollment Form* for pensioners and surviving spouses at [www.scptac.org](http://www.scptac.org) or wait for a copy to arrive by mail in October. Return the properly completed form to the Fund Office by mail, fax or email (as explained on the form) by the November 30 deadline for dental elections to be effective January 1, 2026. If you don't respond, your current dental elections will remain the same for the coming year.



**Remember:** After the November 30 deadline, you may not enroll or modify coverage again until the next Open Enrollment period in late Fall 2026. However, you may request to terminate coverage at any time.

### MetLife Dental PPO

Monthly Benefit Premiums (paid by automatic deductions)

Pensioner Only: **\$65.56**

Pensioner/Spouse: **\$131.12**

Call (800) 942-0854 for more information

### DeltaCare USA (DHMO)

Monthly Benefit Premiums (paid by automatic deductions)

The **High Option** offers greater benefits for a higher monthly premium of **\$22.51** per pensioner or **\$44.93** for pensioner and spouse.

The **Medium Option** offers lesser benefits for a lower monthly premium of **\$15.47** per pensioner or **\$30.74** for pensioner and spouse.

Call (800) 422-4234 for more information

## Vision Open Enrollment



If you already enrolled in vision benefits under the Vision Service Plan (VSP) for pensioners and surviving spouses, no action is needed, and your current coverage will continue for the 2026 calendar year. If you wish to enroll, modify existing elections, or disenroll, you may only do so during Open Enrollment by completing a *Vision Enrollment Form* and submitting it to the Fund Office by the November 30 deadline. All changes will apply to you and your covered spouse effective January 1, 2026.

VSP coverage remains the same for 2026. See the chart on page 5 for coverage and co-pays. Contact VSP with benefit questions or find a network provider at [vsp.com](http://vsp.com).

### To Make Vision Plan Changes by the Deadline

To enroll, make changes, or disenroll, submit a *Vision Enrollment Form* to the Fund Office by November 30. Download the form at [www.scptac.org](http://www.scptac.org) or wait for it to arrive by mail in October. All changes will apply to you and your covered spouse effective January 1, 2026.



**Remember:** After the November 30 deadline, you may not modify or terminate vision coverage until the next Open Enrollment period in late Fall 2026.

### Vision Service Plan (VSP)

Monthly Benefit Premiums (paid by automatic deductions)

Pensioner Only: **\$4.76**

Pensioner/Spouse: **\$9.54**

Call (800) 877-7195 for more information

# How to Compare PPO and DHMO Dental Plan Options

For Active Participants and Pensioners/Surviving Spouses who enroll in 2025 during Open Enrollment

(Effective January 1, 2026)

Benefits	MetLife Dental PPO	DeltaCare USA (DHMO)
<b>Choice of Dentist</b>	You may visit any dentist, but your out-of-pocket expenses are less if you choose MetLife network dentists.	You must visit your assigned DeltaCare USA (DHMO) dentist or specialist to receive benefits. You can change assigned dentist if available.
<b>Calendar Year Deductible</b>	Per person: \$50 Family maximum: \$150 (Active Participants) \$100 (Pensioners/Surv. Spouses)	None
<b>Calendar Year Maximum</b>	\$1,800	None
<b>Preventive Care: Exams, cleanings, x-rays, fluoride &amp; sealants</b>	100% paid if network dentist. If non-network, 100% of approved charges.	100%
<b>Basic Care: Extractions, oral surgery, fillings, endodontics, anesthesia &amp; periodontics</b>	100% paid if PPO network dentists; If non-network, 100% of approved charges.	100%
<b>Major Care: Crowns &amp; bridges, gold fillings, dentures &amp; certain prosthodontic benefits</b>	90% paid if PPO network dentists, subject to MetLife PPO-contracted fee schedule; If non-network, 90% of approved charges.	100%
<b>Orthodontia</b>	100% paid to lifetime maximum of \$1,800 (in addition to calendar year maximum). MetLife Dental PPO usually pays remaining orthodontic benefits not paid by prior plan.	100% DeltaCare USA (DHMO) usually pays remaining orthodontic benefits not paid by prior plan.
<b>Claim Form Submission</b>	None (except for out-of-network claims).	None
<b>Treatments that began under prior plan</b>	Coverage only for treatment started after effective date (except orthodontia, endodontic and prosthodontic).	Coverage only for treatment started after effective date (except orthodontia).
<b>For details, refer to each dental plan option's benefit summary</b>	Visit <a href="http://www.metlife.com">www.metlife.com</a> or call (800) 942-0854.	Visit <a href="http://www1.deltadentalins.com">www1.deltadentalins.com</a> or call (800) 422-4234.

## RECENT BENEFIT UPDATES



Be on the lookout! Your new *Summary Plan Description* (SPD) will be mailed within the next few weeks.

# Butternut Squash Soup

This cozy butternut squash soup is made by blending roasted squash with fresh herbs and spices. It is perfect for the fall season.



## Ingredients

Olive oil cooking spray  
2 cups onion, diced  
2 cloves garlic, minced  
8 cups butternut squash, cubed  
1 apple, peeled and chopped  
4 cups reduced-sodium chicken broth  
1 teaspoon kosher salt  
Fresh cracked pepper, to taste  
½ teaspoon paprika  
½ teaspoon coriander  
¼ teaspoon cinnamon

## Toppings:

¼ cup sour cream  
4 teaspoons milk of choice  
¼ cup shelled pistachios

## Directions

1. Spray a large pot with olive oil cooking spray and heat over medium.
2. Add diced onion and sauté until tender and translucent, about 5 minutes.
3. Stir in minced garlic and cook for 1 minute until fragrant.
4. Add butternut squash, chopped apple, chicken broth, and all spices. Stir to combine.
5. Bring to a boil, then cover and reduce heat to medium-low. Simmer for 30 minutes, until vegetables are fork-tender.
6. Carefully transfer the mixture to a blender and blend until smooth and creamy.
7. In a small bowl, combine sour cream and milk. Drizzle over each bowl of soup.
8. Top with chopped pistachios and serve warm.

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

## Get the Most from Your Vision Coverage

Whether you are an active participant or a pensioner or surviving spouse—keep your eyes healthy by taking full advantage of your VSP benefit

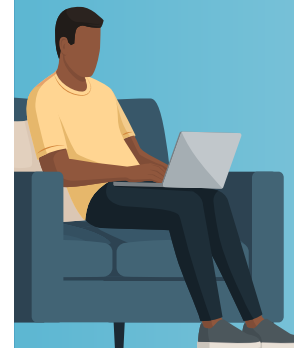


Schedule **WellVision Exams®** for you and your covered dependents.

VSP network doctors only charge a \$20 copay for annual exams.

Visit **eyeconic.com** for 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** or download their free app to learn more about your benefits and discounts, and to access the online portal to view your coverage or claims, find network doctors, schedule or change appointments.

Register or log into their portal to view your coverage or claims, find network doctors, schedule or change appointments and access online resources.

## 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)

**NurseHelp 24/7:** (877) 304-0504

**DeltaCare USA Dental (DHMO):** (800) 422-4234 or [www1.deltadentalins.com](http://www1.deltadentalins.com)

**MetLife Dental PPO:** (800) 942-0854 or [www.metlife.com](http://www.metlife.com)

**Vision Service Plan (VSP):** (800) 877-7195 or [vsp.com](http://vsp.com)

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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.



# VSP Coverage Remains the Same for 2026

Once you verify that you are enrolled for VSP coverage, make vision care appointments with network providers for you and your covered dependents. Your provider will collect any copays at your visit and bill VSP directly. Be sure to check whether your current eye doctor or optometrist participates in the VSP network at [vsp.com](https://www.vsp.com) or by calling (800) 877-7195.

Getting a VSP WellVision Exam® is the best way to ensure your eyes are healthy and determine if you need to order glasses or contacts. Common eye problems—like cataracts, glaucoma or diabetic retinopathy—don't have early warning signs. Need safety glasses for work? Active participants may qualify. See these and other special benefits listed below.

Vision Coverage for both Active and Pensioner Participants		
BENEFIT	COVERAGE	WHAT YOU PAY IN-NETWORK
<b>WellVision Exam®</b>	Focuses on your eyes and overall wellness. <b>Every 12 months.</b>	\$20 copay for exam and glasses
<b>Essential Medical Eye Care</b> <b>Note:</b> These services may coordinate with your medical benefits; ask VSP doctor.	Non-routine exams to treat sudden vision changes, pink eye, dry eye, diabetic eye disease, glaucoma and other eye conditions. <b>As needed.</b>	\$20 copay for exam and treatment
<b>Frames</b>	\$150 frame allowance. 20% savings on amount over allowance. \$200 Feature Frame Brands allowance. \$200 VisionWorks allowance. <b>Every 24 months.</b>	\$0 copay (Included in \$20 exam copay)
<b>Lenses</b>	Single vision, lined bifocal and lined trifocal. <b>Every 12 months.</b>	\$0 copay (Included in \$20 exam copay)
<b>Lens Enhancements</b>	Standard progressives. 30% savings on other lens enhancements. <b>Every 12 months.</b>	\$0 copay
<b>Contacts</b> (Instead of Glasses)	\$130 contact lens allowance. Contact lens exam <b>every 12 months.</b>	Up to \$60 copay for exam
<b>Extra Savings</b>	Extra \$50 to spend on featured frames. 20% savings on additional glasses or sunglasses.	\$0
<b>VSP Diabetic Eyecare and Retinal Screening</b>	Retinal screening and services for diabetic-related eye disease, glaucoma and AMD. Limitations and coordination with medical coverage may apply.	Up to \$39 with WellVision Exam®
<b>Laser Vision Correction</b>	Average 15% off regular price or 5% off promotional price (discounts only from contracted facilities).	Contact VSP

Vision Coverage for only Active Health Plan Participants and Their Eligible Dependents		
BENEFIT	COVERAGE	WHAT YOU PAY IN-NETWORK
<b>KidsCare</b> (Dependent Children Only)	Two eye exams covered <b>every 12 months.</b> Frames covered <b>every 12 months.</b> Additional lenses covered if prescription changes by minimum required.	\$20 copay
<b>ProTec Safety® Plan</b> (Participant Only)	Safety frames in a range of materials. <b>Every 24 months.</b> Lenses <b>every 12 months.</b> Participant-only coverage.	\$0

**Note:** If you use out-of-network providers, your out-of-pocket costs may be higher. You would also pay in full at time of service and submit claims/receipts directly to VSP for reimbursement. Call VSP for benefit details or to find an in-network provider at (800) 877-7195, or visit [www.vsp.com](https://www.vsp.com).



**Open Enrollment  
Starts Soon**



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# Informer

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

SEPTEMBER 2025 | VOLUME 34 | ISSUE 3

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 issue of the Informer helps you:

- Understand your dental plan options
- Get the most from your dental and vision coverage
- 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**.

## WHAT'S INSIDE

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2. SCPT Pensioners & Surviving Spouses Dental & Vision Open Enrollment
3. How to Compare PPO and DHMO Dental Plan Options
4. Recipe: Butternut Squash Soup  
Get the Most from Your Vision Coverage  
Your Plan Contacts
5. VSP Coverage Remains the Same for 2026

## Local 250 Picnic Raffle Winners

Wellness screenings were offered at the picnic hosted by UA Local 250 this Spring and prizes were raffled off to participants. Congratulations to our winners!



**Akia Lynn**

Participated in Wellness Screening—Raffle Winner  
Won a Fitbit



**Vidal Marin**

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



**Juan Sandoval**

Participated in Wellness Screening—Raffle Winner  
Won a Nutribullet blender