

Inform^{er}

A Quarterly Publication of the Southern California Pipe Trades Administrative Corporation

New Ways to Learn about Benefits

This *Inform^{er}* explains how to access your Plan's updated website. It also presents important reminders and strategies for a healthy spring.

Your Benefit Website

Your Plan's website at scptac.org has a refreshed look and improved navigation to help you find benefit information and resources more easily from your computer, tablet or mobile phone. There's no need to register or set up an account.

Active Participants

These web pages focus on benefits for active participants and covered family members:

Health and Welfare pages explain medical, prescription drug, health reimbursement, dental and vision benefits.

Vacation and Holiday pages clarify how these payouts work.

Defined Contribution pages explain how this 401-type plan helps you save money to supplement your retirement income.

Retirement pages describe the defined benefit pension plan and how employers contribute on behalf of their covered workers.

Retired Participants

These web pages focus on benefits for pensioners and surviving spouses:

Pensioner Health pages explain medical, prescription drug, dental and vision benefits.

Christmas Bonus pages describe how eligible retirees may receive an extra December benefit to help with holiday expenses.

Forms and Documents

View or download and print the forms you need from the **Forms & Documents** page.

Read or print Plan documents such as your *Summary Plan Description* and related *Supplements* or publications from the **Documents** tab.

Life Events

Learn actions to take during life events such as starting work, gaining eligibility or moving. See special pages related to marriage, divorce, birth or adoption, disability, retirement, financial hardship or death of a participant or dependent.



See page 5 for a graphic overview of the website's main features.

COVID-19 Testing is Free

Effective January 15, 2022, both SCPT health plans provide improved benefits to cover COVID-19 testing costs during the current public emergency period as defined by federal guidelines. Your health plan pays 100% of the costs for COVID-19 tests, including at-home tests. At-home tests are limited to eight tests per person every 30 days. You and your covered dependents won't need to pay out-of-pocket costs (deductible, copays or coinsurance) to get these tests. This includes tests and related services provided through an in-person or telehealth visit, urgent care center or emergency room. See your recent *COVID-19 Testing Supplement* for details. Visit covid19.ca.gov to learn when and where to get tested.

Get Vaccinated

COVID vaccinations and boosters are also free and may reduce the need for testing. Although less effective against some variants, research shows these vaccinations make infections less serious, with lower risk of hospitalization or death. Visit vaccines.gov to learn more and find providers near you.

Schedule Postponed Procedures

You may want to schedule medical tests or procedures that were put on hold during the pandemic. Remember to choose medical providers (doctors, hospitals, labs) that participate in the Blue Shield of California PPO network. Your share of costs using PPO network providers is usually lower than amounts charged by non-network providers.

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.

Strategies for a Healthy Spring

As vaccination rates rise and COVID infections slow down, it's time to get back to everyday ways to stay healthy.

At the height of the pandemic, in April to December 2020, research analyzing 450,000 people from all 50 states found “most people were not taking good care of themselves.” Dr. Luke Laffin, study co-director from the Cleveland Clinic says, “significant increases in blood pressure were likely due to changes in eating habits, increased alcohol consumption, less physical activity, decreased medication adherence, more emotional stress and poor sleep.”

Healthcare professionals recommend that people get back to consistent, healthy habits to follow throughout life—such as 1) exercising more, 2) eating better, and 3) having regular, in-person visits with a health care provider. Research studies from the Mayo Clinic and the National Institute on Aging support starting with simple, basic strategies for better health.

Start Moving

Regular exercise (3-5 times per week or more) is vital to staying fit and healthy. Get outdoors to walk, jog or bike and keep those extra calories from adding pounds. Add more frequent sports activities and strength training or yoga—whatever you enjoy doing. Exercise also serves as a stress reliever and boosts endorphins in the brain.

Eat a Nutrient-rich Diet

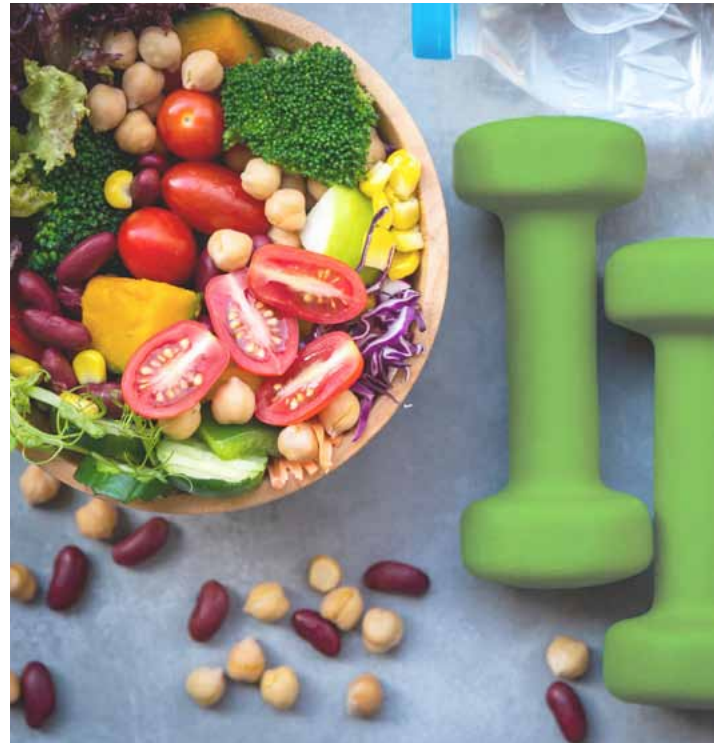
This means following a well-balanced program. Eat more whole grains, nuts and lean proteins. Get 10 servings of fruits or vegetables each day. Replace saturated and trans fats with olive oil or avocados. Avoid processed meats, refined carbohydrates and sweetened beverages. Drinking more water can help keep calories in check.

Studies from the American College of Cardiology confirm that skipping breakfast can lead to overeating later that day. Try to eat something healthy each morning to get your metabolism moving. Prepare breakfast or small snacks the night before. Cut up fruits and vegetables to grab if time is limited. By packing lunches or cooking at home, you'll know exactly what you and your family are eating and will better control portions.

Finally, remember to reduce salt and move toward flavorful herbs and spices—especially ginger, garlic, turmeric, lemon juice, cumin and coriander. Try the *Easy & Healthy Beet Hummus* recipe on page 4. If you don't like beets, substitute the same amount of lightly roasted cauliflower as a good alternative. Packed with vitamins and minerals, hummus aids digestion, fights inflammation and lowers heart disease risk.

Get Regular Preventive Care

Even if you feel fine, you should consider scheduling an in-person doctor visit. Through routine exams and health screenings, your doctor can evaluate health status and detect early warning signs of more serious problems. Follow your doctor's suggestions and remember to take medications as directed. Talk with your doctor about choosing healthy foods and getting regular physical activity.



UNDERSTANDING YOUR PREVENTIVE BENEFITS

Once you've met your annual deductible, your SCPT Health Plan covers 100% of the costs for preventive health services when care is provided through network providers.

What's covered in a preventive care visit

Your doctor conducts an annual physical exam and determines whether tests, screenings or prescription drugs are necessary based on factors like age, gender, health status and family history.

What's not considered a preventive care visit

If you discuss new medical concerns or a current illness, the entire visit may be considered a medical treatment visit rather than preventive care. While this visit is covered, it may be subject to your Plan's doctor's office copay or coinsurance percentage.

*Remember, once you meet your Plan's medical deductible each year, most covered services are paid based on the Blue Shield of California PPO network rate or allowable charge, whichever applies. In most cases, the Plan pays **100%** of the PPO network rate for Active Participants and **80%** for Pensioners & Surviving Spouses. In some cases, the Plan pays an allowable charge instead of the PPO network rate. See your **Summary Plan Description** or contact the Fund Office for more information.*

IMPORTANT REMINDERS

Annual Coordination of Benefits Form Required

If you haven't already sent the Fund Office a new *Coordination of Benefits Form* for 2022, your medical and prescription drug claims will be denied. Each year, all participants eligible under either Health Plan must complete a new form. Download the fillable *Coordination of Benefits Form* at scptac.org. Or ask the Fund Office or your local union for a copy.



Retirement Contribution Limits Increased

Now's a good time to contribute more to your Defined Contribution Plan account. The annual IRS retirement contribution limits increased effective January 1, 2022.

- If you are under age 50 by year-end, the total contributions you can make to all 401(k) plans increased to **\$20,500**.
- If you are age 50 or older by year-end, the \$6,500 catch-up contribution increased the total contributions you can make to all 401(k) plans to **\$27,000**.

Remember, pre-tax contributions, and any income they earn, are not subject to state or federal income tax until withdrawn. To change your Plan contributions, simply complete the *Enrollment/Change/Opt-Out Form* and give it to your employer. Download this form from the **Contribution Changes** page at 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 issued automatically in April and December for contributions made through November 30, 2021 (called the Normal Benefit). The April automatic payouts are scheduled to be issued the first week of April. **No forms are required for payments issued via check.**

Note: You may choose to set up direct deposit for this payment instead of receiving a check. If you are not yet set up for direct deposit of the automatic payments and would like to be, contact the Fund Office to request the *Normal Benefit Election Form Authorizing Agreement for Direct Deposit*, or you can download it from the website. If you are not set up for direct deposit, a check will automatically be mailed to your address on file.

If you need to update your address, please submit a *Change of Address Form* to the Fund Office. This form can be requested from the Fund Office or downloaded at scptac.org.



Questions? Contact the Fund Office

The Fund Office is open weekdays from 8:00 a.m. to 4:00 p.m. (PT). On Thursdays, the office is open until 6:00 p.m.

Call or email us to request an in-person appointment. Walk-ins are not yet permitted.

Southern California Pipe Trades Fund Office

501 Shatto Place, Suite 500

Los Angeles, CA 90020

Phone: **(800) 595-7473**, Option 2 for Member Services

Fax: **(213) 487-3640 (Health Plans)**
(213) 383-6801 (Retirement Plans)

Website: www.scptac.org



RECENT BENEFIT UPDATES

The Board of Trustees sent recent benefit updates (called *Supplements*) listed below. Contact the Fund Office at **(800) 595-7473** if you need copies. Keep these updates with your *Summary Plan Description (SPD)*.

Health & Welfare Fund

Supplement #20: Protections against Balance Billing under the No Surprises Act

Supplement #21: COVID-19 Testing

Pensioners & Surviving Spouses Health Fund

Supplement #14: COVID-19 Testing

Defined Contribution Fund

Supplement #5: Clarification of Time Period in Which the Fund Will Process Claims

Easy & Healthy Beet Hummus

This Combination of Beets and Chickpeas Makes a Tasty and Nourishing Dip.



Ingredients (Makes 2 cups)

- 1 medium beet
- 2 tbsp olive oil
- 2 garlic cloves, peeled and crushed
- 15 ounces cooked chickpeas, drained and rinsed
- 2 tbsp tahini (sesame seed paste)
- 2 tbsp lemon juice
- 2-3 tbsp warm water
- ½ tsp ground cumin
- ½ tsp coriander
- Salt and pepper to taste

Directions

1. Preheat oven to 400° F.
2. Drizzle beet with olive oil. Wrap in foil and place on baking sheet.
3. Roast for 30 to 40 minutes or until tender.
4. Remove from oven and let cool enough to handle. Peel beet skin under running water, then chop into smaller pieces.
5. Place beets in a blender with garlic, chickpeas, tahini, olive oil, lemon juice, water, cumin and coriander. Blend until smooth or your preferred consistency.
6. Chill. Garnish with rosemary or parsley, pine nuts or chickpeas if desired.
7. Serve with pita or fresh veggies like carrots, celery, cucumbers and radishes.

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

Trustees of the Southern California Pipe Trades Health & Welfare, Pensioners & Surviving Spouses Health, Defined Contribution, Retirement and Christmas Bonus Funds

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John Feikema		

Joel E. Brick, CEO & Administrator, Southern California Pipe Trades Administrative Corporation

501 Shatto Place, Suite 500, Los Angeles, CA 90020 | www.scptac.org | info@scptac.org | (800) 595-7473 | (213) 385-6161 | Fax (213) 383-0725

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.

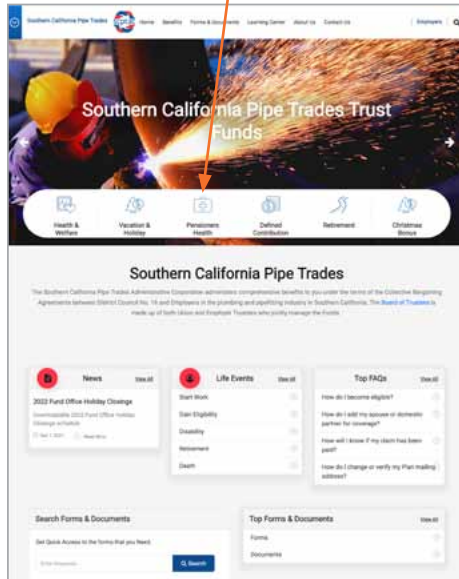
Your Southern California Pipe Trades Website

Now you can learn more about your Plan benefits at scptac.org. The website is redesigned so you can access it from your computer or phone. Here's an overview of the site's main sections and resources.

FIND YOUR SCPT PLAN

Active participants and retirees can find links to their benefits on the home page: Health & Welfare Fund, Vacation & Holiday Benefit, Pensioners & Surviving Spouses Fund, Defined Contribution Fund, Retirement Fund and Christmas Bonus Fund.

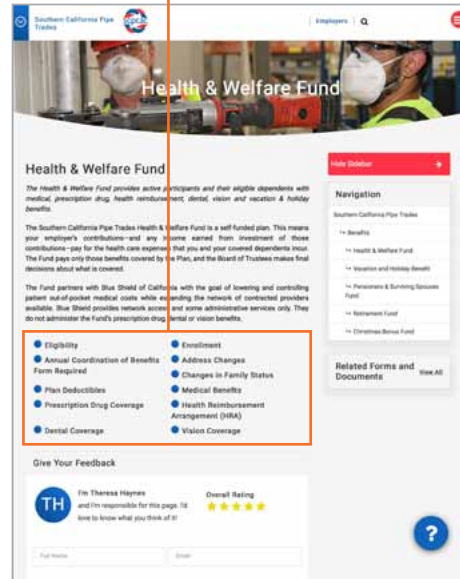
Click/tap a Plan's icon to get to that Plan's details.



YOUR BENEFITS COVERAGE

Each Fund has its own main page that links directly to important topics such as eligibility, enrollment, and applicable medical, prescription drug, health reimbursement, dental, vision and vacation & holiday benefits.

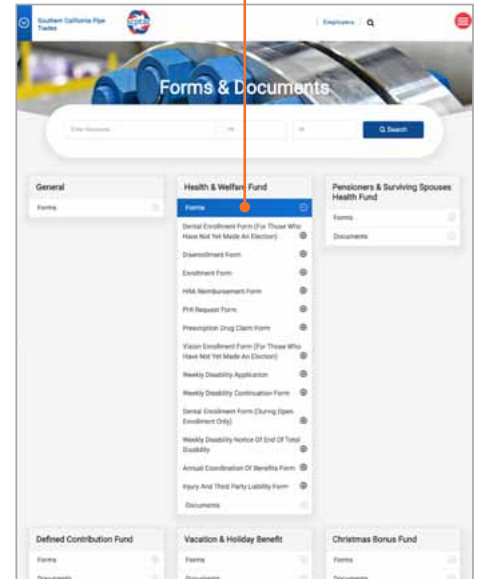
Click/tap on the blue-bulleted topics to access the information.



FORMS & DOCUMENTS

Download Plan forms for enrollment, beneficiary designation, disability and other topics. View or print documents such as *Summary Plan Descriptions*, Supplements and benefit summaries.

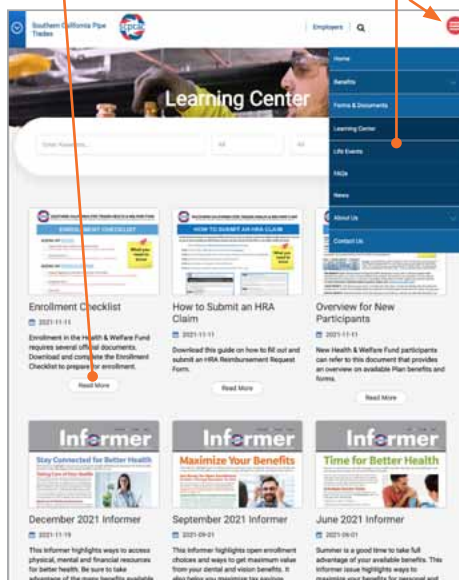
Click/tap on the 'Forms' or 'Documents' tabs to see pdf files available for download.



LEARNING CENTER

This section displays links to posts with downloadable guides, overviews and checklists along with issues of the *Informer* newsletters.

Click/tap 'Read More' to see a full post. Visit the Life Events, FAQs and News pages by clicking/tapping the links in the menu under Learning Center.



YOUR LIFE EVENTS

Get information when you experience major events in your life such as starting work, marriage or partnership, birth or adoption, disability, divorce and retirement.

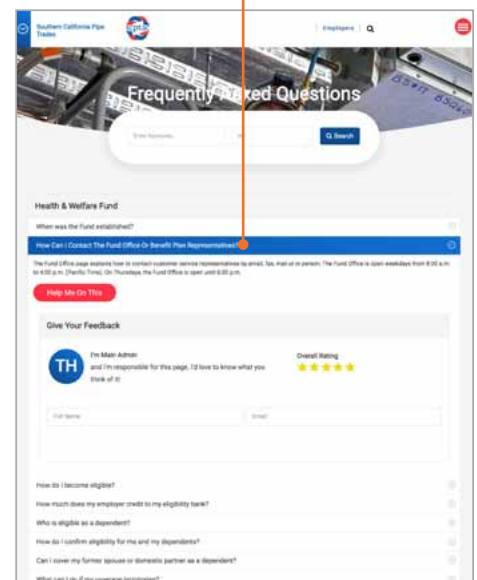
Click/tap 'Learn More' under a life event to find how it may affect your benefits and what you need to do for yourself and your dependents.



FREQUENTLY ASKED QUESTIONS

Get answers to common questions about your benefits including eligibility, dependent coverage and other topics.

Click/tap on any question to reveal the answer.





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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* helps you learn about your benefits so you can:

- Get benefit information at any time
- Develop strategies for improved health
- Review key 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

1. **New Ways to Learn about Benefits**
COVID-19 Testing and other details
2. **Strategies for a Healthy Spring**
3. **Important Reminders**
Recent Benefit Updates
4. **Recipe: Easy & Healthy Beet Hummus**
Your Plan Contacts
5. **Your Southern California Pipe Trades Website**

Your Blue Shield Identification Card

Always present your Blue Shield of California ID card before receiving services. Verify that your provider or facility is in the preferred network. The easiest way to find out where to get in-network care is to log into your account at www.blueshieldca.com.

blue Blue Shield of California

SOUTHERN CALIFORNIA PIPE TRADES HEALTH & WELFARE FUND FOR ACTIVE PARTICIPANTS

PARTICIPANT NAME
John Smith

PARTICIPANT ID
IPE T50000000

RX BIN # 004336
RX PCN # 77993333

DEPENDENTS
Jane Smith
Ann Smith
Peter Smith

Calendar Year Deductible:
\$250 per person (\$750 family maximum)

Calendar Year Out-of-Pocket Maximum for 2022:
In-network \$8,700 per person (\$17,400 family)
Out-of-network \$17,400 per person (\$34,800 family)

Calendar Year Deductible:
\$250 per person (\$750 family maximum)

Calendar Year Out-of-Pocket Maximum for 2022:
In-network \$8,700 per person (\$17,400 family)
Out-of-network \$17,400 per person (\$34,800 family)

blue of california

PARTICIPANTS: Use Blue Shield of California Preferred physicians and hospitals (the PPO Network) to receive maximum benefits. Please send prescription claims to the Fund Office for reimbursement.

PROVIDERS: File all claims with your local BCBS plan or, when Medicare is primary, file all Medicare claims with Medicare first.

Blue Shield of California, an independent member of the Blue Shield Association, provides administrative services only and does not assume any financial risk or obligation with respect to claims.

For Benefit questions, including Deductibles and current year Out-of-Pocket Maximums, please contact the Fund Office or visit their website at www.scptac.org.

Send California medical claims to:
Blue Shield of California
P.O. Box 272540
Chico, CA 95927-2540

blueshieldca.com/networkPPO

800-541-6652 Blue Shield of CA Provider Service
800-810-2583 Locate a Provider Outside CA
800-595-7473 Fund Office Customer Service
213-385-6161 Fund Office Customer Service Outside U.S.
213-386-0418 Fund Office Customer Service FAX
877-304-0504 NurseHelp 24/7

blueshieldca.com/networkPPO

800-541-6652 Blue Shield of CA Provider Service
800-810-2583 Locate a Provider Outside CA
800-595-7473 Fund Office Customer Service
213-385-6161 Fund Office Customer Service Outside U.S.
213-386-0418 Fund Office Customer Service FAX
877-304-0504 NurseHelp 24/7
800-877-7195 Vision Service Plan (VSP)*
*Contracts separately with Group
Fund Office Email Inquiry: info@scptac.org

Your ID card lists your **Calendar Year Deductible** and **Out-of-Pocket Maximum**.

Keep your ID card handy so you can contact your providers quickly when needed.