



## NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

# BENEFIT INSIGHT



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## Upcoming Educational Workshops

### Supplemental 401(k) Retirement

Wednesday, February 11th, 5pm

Workshops are currently scheduled via ZOOM webinar and registration is required.  
Check our website ([www.ncpttf.com](http://www.ncpttf.com)) for updated information on upcoming workshops.

### Pension Pre-Retirement Workshop

2026 Workshop Schedule Coming Soon!

## CHANGING HEALTH PLAN — NO OPEN ENROLLMENT

Depending on your job classification, Plan rules allow an eligible Participant to **change their Health Plan Selection once in any rolling 12-month period**, as there is **NO OPEN ENROLLMENT PERIOD**. However, a Participant must be eligible for Health Plan coverage and remain in the selected Plan for the next 12 months, unless the Participant moves out of the Plan's service area.

Participants may add Dependents to their Health Plan at any time throughout the year (as long as they meet the Plan's definition of an eligible Dependent) by completing an Enrollment/Change Form ("Form") and submitting required supporting documents.

Generally, if your fully completed Form and any Plan required documentation are received by the 20th of the month, changes will be effective the first of the month following receipt of the Form.

Failure to provide Plan required documentation may cause a delay in processing any changes and/or enrollment. Contact our office if you have any questions.



## WORD OF THE MONTH: WORKING DUES STATEMENT

Working Dues are deducted at an hourly rate from a Participant's wages and remitted to the Trust Fund Office each month by the Employer. Working Dues Statement, is a summary of the Working Dues amounts that have been deducted from the Employer and remitted to the Trust Fund Office for the year. The Working Dues Statement are sent out to participants every year at the end of January and reflect contributions **Received** from January through December of the prior year, which includes hours **Worked** from December through November.

# 2025 Annual Tax Documents — FOR YOUR RECORDS

Tax documents will be mailed from our office by January 31, 2026. Please be aware that the Trust Fund Office does not have any control on the length of time it will take for you to receive document(s) through the mail due to the high volume of tax documents being handled by the United States Postal Service. Since document(s) will be mailed by January 31, 2026, we will not be able to provide duplicates until after February 15, 2026.

Tax documents that you may receive from the Trust Fund Office include:

- **1099-Rs** — issued to anyone who received a Retirement Benefit in 2025.
- **W-2s** — issued to anyone with a Domestic Partner enrolled in 2025.
- **Annual Dues Statements** — issued to Participants who worked during the period of December 2024 through November 2025 (UA Local 342 members can also review Dues amounts by logging on to their ISITE account).

Please note that any 1095 Tax Forms will be sent directly to you from your Health Plan (Kaiser Permanente or Blue Shield of California).

As a reminder, representatives from the Trust Fund Office and UA Local 342 are not able to assist you with any tax questions or interpretation of tax laws. You will need to seek assistance and discuss all tax matters with your Tax Advisor.



## Small steps, big results

Looking to lose weight? Or do you just want to feel better overall? With regular exercise, you can increase your energy levels, get stronger, and help prevent illness.<sup>1</sup> Even small changes to your daily routine can make a big difference.

### Healthy body

Whether you're walking the dog, doing yoga, or lifting weights – it all counts as exercise.

Regular exercise tones your muscles, strengthens your bones, and helps you manage your weight. It can also lower your risk for heart disease and increase your chances of living longer.<sup>1</sup>

### Healthy mind

Being physically active seems to improve memory and attention.<sup>2</sup>

For young people, exercise increases learning.<sup>3</sup> In older adults, research shows that regular exercise lowers the risk of developing dementia, including Alzheimer's.<sup>2</sup>

### Healthy spirit

Physical fitness boosts your ability to deal with everyday challenges.

Exercise can improve your sleep, reduce anxiety, and lower your risk for depression.<sup>2</sup> It also helps you fight off infections and improves your balance and coordination.<sup>1,3</sup>

Visit [kp.org/fitness](http://kp.org/fitness) for more tips and information.

1. "Benefits of Physical Activity." Centers for Disease Control and Prevention, April 24, 2024. 2. *Physical Activity Guidelines for Americans*, U.S. Department of Health and Human Services, 2018. 3. "Health Benefits of Physical Activity for Adults," CDC, March 24, 2024.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 2715 Naches Ave. SW, Renton, WA 98057



### How do I track the hours reported by my employer?

Through the ISITE portion of our website. Please note that hours for the current month are not reported until the next month. Example: September hours are reported in October.

### I need my ISITE login information.

Contact the Eligibility Department at extension 710.

### How do I handle the filing of my W-2 for my dues?

We cannot give out any tax advice, as we are not tax professionals. We recommend contacting a tax advisor about this matter.

