



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

# BENEFIT INSIGHT



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### Next Upcoming Educational Workshops

#### Supplemental 401(k) Retirement Workshop

Wednesday, May 7th, 5pm  
Tuesday, September 9th, 5pm  
Wednesday, November 12th, 5pm



#### Pension Pre-Retirement Workshop

Wednesday, March 19th, 5pm  
Wednesday, June 4th, 5pm  
Thursday, August 14th, 5pm  
Wednesday, October 15th, 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.



### MESSAGES FROM THE TRUST FUND OFFICE



#### ISITE ACCOUNT

Your ISITE account allows you to monitor your hours worked, employer contributions and eligibility. ISITE is accessible through a link on our website ([www.ncpttf.com](http://www.ncpttf.com)). If accessing your ISITE account for the first time, you must setup a “**security question and answer**” allowing you to retrieve your password if you have forgotten it. Without it, your account will be locked.

If you need your ISITE login credentials, contact our office (925) 356-8921, extension 710.

#### 🍀 Online Credit Card Payment Option 🍀

#### For Healthcare Self-Payments and Domestic Partner Tax Payments

Online Credit Card Payments for Active Subsidized Self-Payments, COBRA, Domestic Partner Tax Payments, Retiree Self Payments, and Surviving Dependent Self-Payments are available on our website ([www.ncpttf.com](http://www.ncpttf.com)) through the Health and Welfare section, HW-Online Payments. Please contact our office at (925) 356-8921 extension 710 if you have any questions



#### Trust Fund Word of the Month

#### DEDUCTIBLE

**A deductible is the amount of money an insured person pays every calendar year before their insurance company starts paying for covered expenses.**

*Example: Before your insurance pays for services, you must pay your \$200 deductible.*



# MARCH IS NATIONAL SAVE YOUR VISION MONTH

Keep Your Eyes  
Healthy for Life



Yearly Eye Exams Are Important.



#### Babies and Toddlers

Catching vision issues early is crucial to ensuring healthy eye development. Infants will likely have vision screenings at their pediatrician appointments. If their pediatrician notices anything of concern, they will refer you to an eye doctor for additional care. If everything looks good, children should receive their first full eye exam at three years old.<sup>1</sup>



#### Children

More than one in four school-age children have some form of a vision problem and this can impact their ability to learn.<sup>2</sup> Schedule your child's yearly eye exam at the beginning of each school year.



#### Adults

More than 12 million Americans over the age of 40 have some form of vision impairment.<sup>3</sup> Even if you have 20/20 vision, annual eye exams are important because eye doctors can spot signs of chronic conditions before symptoms appear.



#### Senior

Age-related macular degeneration is the leading cause of vision loss and blindness among Americans aged 65 and older.<sup>4</sup> Many of these eye diseases start with subtle symptoms. However, yearly eye exams can help prevent vision loss.

**vsp.**  
vision care

#### Don't Wait

until there's a vision  
issue to schedule  
an eye exam!

Yearly eye exams  
can help you stay  
healthy at any age.

Visit [vsp.com/eye-doctor](https://www.vsp.com/eye-doctor) or call **800.877.7195**.