



## 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 6th, 5pm  
Tuesday, September 1st, 5pm  
Wednesday, November 18th, 5pm



#### Pension Pre-Retirement Workshop

Tuesday, April 14th, 5pm  
Thursday, August 13th, 5pm  
Wednesday, October 14th, 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.

### Health Reimbursement Account (HRA) Benny Card

NWPS distributes Prepaid Visa Cards ("Benny Cards") to eligible Active and Retired Participants with HRA balances. The Benny Card is intended for use as payment on qualified Health Care Expenses incurred by eligible Participants and/or eligible enrolled Dependents (if applicable) at the point of service. For newly eligible Participants, Benny Cards will be issued after two months of continuous Health and Welfare eligibility is reported on his/her behalf. You can view your HRA account balance, transaction activity, and print activity statements online by registering with NWPS at <https://nwps.lh1ondemand.com>.

**\*\*\* All claims require substantiation \*\*\*** NWPS has set up file exchanges between the benefit carriers and the debit card vendor to auto adjudicate as many claims as possible. NWPS must request substantiation for any claim that cannot be auto adjudicated. **You should keep receipts and itemized statements and/or the Explanation of Benefits ("EOB") for all expenses paid with the Benny Card.**

You may be required to submit copies of the statements as the IRS has rules regarding the substantiation of HRA incurred claims subject to certain exceptions. You will receive a letter requesting additional information by mail if you are required to submit proof or substantiation for a charge. Failure to respond timely may require the Plan to temporarily suspend access to your Benny Card. As such, it is important that you timely provide any documentation necessary to prove your HRA claim is a qualified medical or healthcare expense.

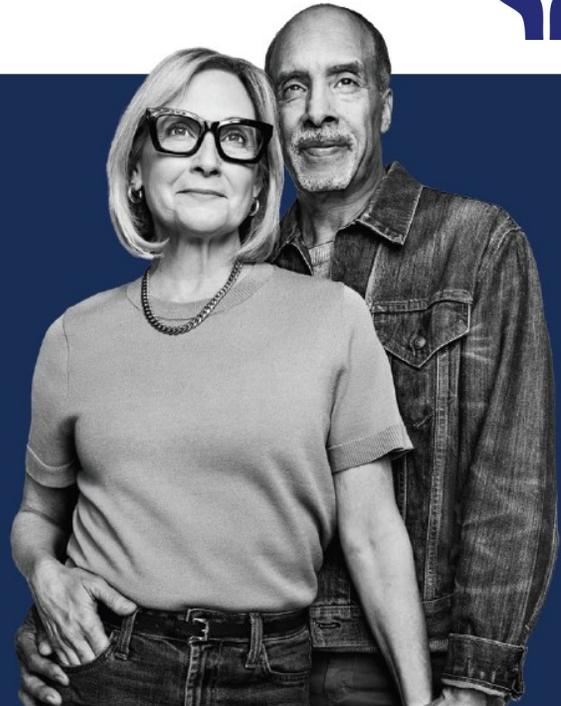
Please contact NWPS directly at (855) 512-1170 with questions or concerns.



### Word of the Month

**Overpayment:** An overpayment occurs when a Participant, Ex-Spouse or Legally Separated Spouse fails to notify the Trust Fund Office ("TFO") within 60 (sixty) days of the date of their dissolution/divorce or legal separation once it has been finalized. If the TFO subsequently finds out that the Participant maintained coverage for an ineligible spouse, they will be responsible for reimbursing the Health and Welfare Plan for the overpayment period in which that ineligible spouse was enrolled.





# Mental health and substance use resources

If you're struggling, we're here to support you



### View mental health and substance use resources

From therapy to self-guided help, you have access to a range of behavioral health benefits.

[blueshieldca.com/en/home/be-well/live-healthy/mental-health-resources](https://blueshieldca.com/en/home/be-well/live-healthy/mental-health-resources)



### View your mental health benefits

Log in to [blueshieldca.com](https://blueshieldca.com) to learn about your mental health benefits and find network providers.

[blueshieldca.com](https://blueshieldca.com)



### Explore self-help resources

Explore articles, videos, podcasts, and more designed to help you flourish.

[blueshieldca.com/crediblemind.com](https://blueshieldca.com/crediblemind)

