



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

# BENEFIT INSIGHT



Phone: (925) 356-8921

Fax: (925) 356-8938

Email: [tfo@ncpttf.com](mailto:tfo@ncpttf.com)

Website: [www.ncpttf.com](http://www.ncpttf.com)

## Upcoming Educational Workshops

### Supplemental 401(k) Retirement

Wednesday, May 8th, 5pm  
Tuesday, September 10th, 5pm  
Wednesday, November 13th, 5pm



### Pension Pre-Retirement

Tuesday, May 21st, 5pm  
Tuesday, August 13th, 5pm  
Wednesday, October 16th, 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 Plan Changes

Be aware that there is no specified open enrollment period. Eligible Participants are allowed to change their Health Plan option once in any 12-month period (Plan rules and certain restrictions may apply). For information on the Health Plan options (Kaiser Permanente HMO Health Plan, Blue Shield of California HMO Health Plan, and Blue Shield of California PPO Health Plan), please refer to the Summaries of Benefits and Coverage ("SBC") which was mailed to Non-Medicare Plan Participants in June 2023.

Please note the following:

- \* The Blue Shield HMO/PPO Plan options are not available to certain job classifications and/or contracts that permit Kaiser only enrollment.
- \* The Kaiser Permanente HMO Plan and Blue Shield HMO Plan are only available if the Participant and all enrolled Dependents reside within the Plan's Service Area. The Kaiser Permanente HMO Senior Advantage Plan ("KPSA") is only available to those who reside within the Kaiser Northern California Service Area.
- \* The Blue Shield HMO Plan is not available to Retired Participants who have Medicare coverage and/or have an enrolled Dependent who has Medicare Coverage.



We encourage Plan Participants to visit our website at ([www.ncpttf.com](http://www.ncpttf.com)) for information on Plan benefits. On our website you can:

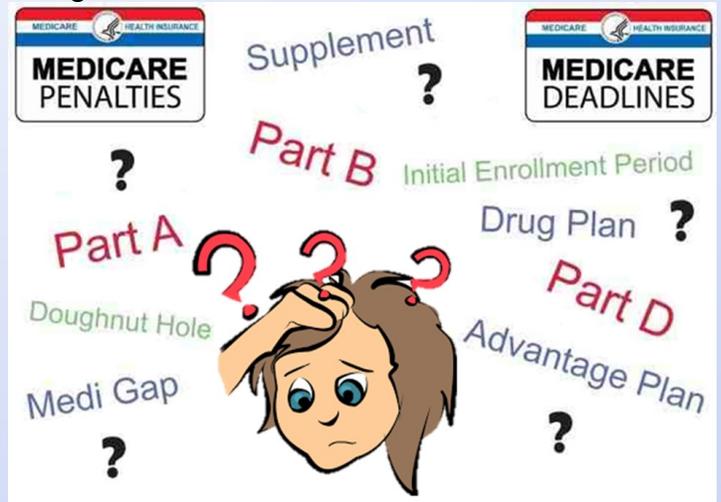
- Download frequently used forms, including the Plan's Enrollment / Change Forms, Beneficiary Designation Form, Health Reimbursement Account Claim Form, and Retirement Application.
- View Plan Information including current Notices.
- E-mail the Trust Fund Office.
- Access useful website links, including those for Kaiser, Blue Shield, Delta Dental, Vision Service Plan (VSP), NWPS and ISITE.

## Medicare 101

Once an individual becomes entitled to Medicare coverage, enrollment in Medicare Parts A and B is mandatory and must be elected during the three-month period prior to their Medicare entitlement date which is generally the first of the month in which the individual attains age 65. There is a presentation available on the Trust Fund Office website ([www.ncpttf.com](http://www.ncpttf.com)) that answers some common questions regarding Medicare coverage.

To see the entire presentation please visit the website under the Health and Welfare Plan Info section and click on the "Medicare 101" link at the bottom of the page.

- Who can enroll in Medicare?
- What is Medicare?
  - ◆ Part A
  - ◆ Part B
  - ◆ Part D
- How to enroll.
- Contact Information.



### When will I qualify for healthcare benefits?

Under most contracts, you will qualify for healthcare benefits once your employer reports 300 hours. Generally, once 150 hours have been reported, you will receive healthcare information from the Trust Fund Office. For further questions, check our website or call our Eligibility Department (extension 710).

