



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

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



Pension Pre-Retirement Workshop

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) for updated information on upcoming workshops.

Happy



Father's Day

HRA CHECK UP

A Health Reimbursement Account (HRA) is an employer-funded benefit that reimburses employees for qualified medical expenses, including health insurance premiums. Here are a few tips to help keep your HRA account healthy and up to date.

- Make sure your HRA Benny Card is not expired. If you lose your card, please contact NWPS (Administrator of the HRA account) by phone, email, or access your online account to request for a replacement card.
- If you need to check your account balance, contact NWPS by phone, email, or access your online account.
- If you need to file a claim for reimbursement, a fillable claim form can be found on www.ncpttf.com under the HW—Forms section of the Trust Fund Office website. Submit your claim via email, fax, or through your online account.
- To avoid disruptions to your HRA benefits, notify the Trust Fund Office right away of any change to your address. NWPS does not mail Benny Cards or reimbursement checks to an invalid address.

NWPS Contact Information

Phone: (855) 512-1170

Fax: (408) 298-1180

Email Inquiries/Claim Form Submission: HRA@nwpsbenefits.com

Website/Online Access/New User Registration: <https://nwps.lh1ondemand.com>

TRUST FUND WORD OF THE MONTH

SKIP-MONTH

The phrase “Skip-Month” refers to how the Employer reports your hours and how they are applied for your Eligibility.

Your Employer reports hours to us monthly in which there will be a month gap for processing, then applied towards your eligibility.

For example: April = Hours Worked | May = Processing | June = Eligibility



happy FATHER'S day



Care you can count on

Get support from licensed medical doctors and mental health professionals no matter where you are with Teladoc.

As a Blue Shield member, you have access to Teladoc's national network of U.S. board-certified physicians.

General medical care - appointments are available 24/7/365 by phone or video.

Teladoc medical doctors can treat many medical conditions including:

- Cold and flu symptoms
- Allergies
- Respiratory infections
- Sinus problems

How much does Teladoc medical care cost?

BlueHPN EPO and Blue Shield EPO plans

General medical per visit.....\$25 copay

BlueHPN EPO Enhanced and Blue Shield EPO Enhanced plans

General medical per visit.....\$15 copay

BlueHPN CDHP and Blue Shield CDHP plans

General medical per visit..... \$60 copay until deductible is met

The copay is 20% after the deductible has been met.

Mental health care - appointments are available from 7 a.m. to 9 p.m. local time, seven days a week.

Teladoc licensed professionals can help you manage mental health conditions including:

- Depression
- Anxiety
- Grief
- Stress
- Addiction
- Domestic Abuse
- And more

Psychiatrist (initial visit) \$195

Psychologist/therapist/counselor\$85

Psychiatrist (recurring visit)\$95

How much does Teladoc mental health care cost?

BlueHPN EPO and Blue Shield EPO plans

Mental health per visit\$25 copay

BlueHPN EPO Enhanced and Blue Shield EPO Enhanced plans

Mental health per visit\$15 copay

BlueHPN CDHP and Blue Shield CDHP plans will pay the appropriate consult fee until the deductible is met. The copay is 20% after the deductible has been met.

Please note: This service does not include a crisis hotline. Help is available if you or someone you know is in crisis. Call the National Suicide Prevention Lifeline at **1-800-273-TALK (8255)**. You'll need to schedule an appointment to speak with a licensed therapist. All new pricing, effective 1-1-2024.

How to request a video or phone appointment

General medical consultations

Appointments are available 24/7/365 by phone or video.

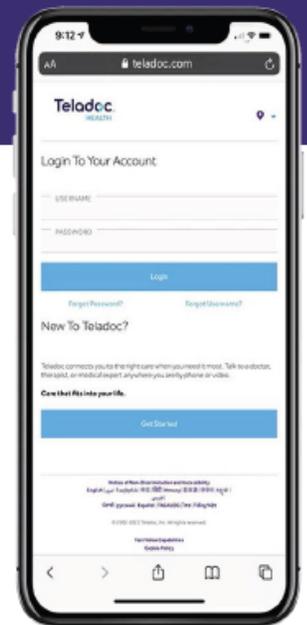
1. Visit blueshieldca.com/teladoc.
2. Register or log in. You can request a consultation any time you need care.
3. Download the Blue Shield app to access care from anywhere.

Mental health consultations

Appointments are available from 7 a.m. to 9 p.m. local time, seven days a week.

Teladoc confirms mental health appointments within 72 hours.

1. Visit blueshieldca.com/teladoc to register or log in and answer a few questions about your needs.
2. Request an appointment.
3. Download the Blue Shield app to access care from anywhere. (Please note that mental health appointments must be scheduled in advance.)



If you have questions or need help creating an account, call 1-800-Teladoc (835-2362). Wait times may vary.

Confidential therapy when you need support

  blueshieldca.com/teladoc

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You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.

Language Assistance Notice

For assistance in English at no cost, call the toll-free number on your ID card. You can get this document translated and in other formats, such as large print, braille, and/or audio, also at no cost. Para obtener ayuda en español sin costo, llame al número de teléfono gratis que aparece en su tarjeta de identificación. También puede obtener gratis este documento en otro idioma y en otros formatos, tales como letra grande, braille y/o audio. 如欲免費獲取中文協助，請撥打您 ID 卡上的免費電話號碼。您也可免費獲得此文件的譯文或其他格式版本，例如：大字版、盲文版和/或音訊版。

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