



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 1st, 5pm
Wednesday, November 18th, 5pm



Pension Pre-Retirement Workshop

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) for updated information on upcoming workshops.



Care you can count on



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

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

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

Teladoc Health medical doctors can treat many medical conditions including:

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

How much does Teladoc Health medical care cost? (2026)

HMO plan.....	\$5
PPO plan.....	\$5

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

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

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

How much does Teladoc Health mental health care cost?

HMO plan.....	\$5
PPO plan.....	\$5

Please note: This service does not include a crisis hotline. Help is available if you or someone you know is in crisis. Call or text 988 to reach the 988 Suicide & Crisis Lifeline. You can also visit 988lifeline.org.



How to request a video or phone appointment

General medical consultations

Appointments are available 24/7 by phone or video.

1. Visit blueshieldca.com/teladochealth
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 Health confirms mental health appointments within 72 hours.

1. Visit blueshieldca.com/teladochealth 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) [TTY: (855) 636-1578]. Wait times may vary.

Confidential therapy when you need support

blueshieldca.com/teladochealth

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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。

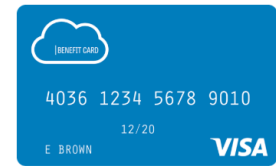
Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física o mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族裔認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。



Health Reimbursement Account (“HRA”) Benny Card

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 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>

Hello? Who’s Calling?

Keep your personal information safe from con artists.

An **UNFAMILIAR VOICE** is calling with an important request for information.



JUST NEED YOUR SOCIAL SECURITY N



How do you know they are who they say they are?

Don’t be tricked into giving personal information over the phone. If you don’t recognize the voice, don’t answer any personal questions.

Instead, **INDEPENDENTLY VERIFY** their phone number, and call *them* to make sure you are talking to who you think you are!



STAY ALERT

TRUST FUND **WORD OF THE** **MONTH**

Benefit Credit

A Benefit Credit is how the monthly Retirement Benefit amount is calculated at the time of Retirement. One Benefit Credit is granted for 1200 hours worked in Covered Employment in a Plan Year, at the Master Labor Agreement Contribution Rate. Additional Benefit Credits may be earned for working over 1200 hours in Covered Employment in a Plan Year and a partial Benefit Credit may be granted for less than 1200 hours worked in a Plan Year; however, no Benefit Credit is granted for less than 300 hours worked in a Plan year.