



NORTHERN CALIFORNIA PIPE TRADES TRUST UNDS FOR UA LOCAL 342

BENEFIT INSIGHT



Phone: (925) 356-8921

Fax: (925) 356-8938

Email: tfo@ncpttf.com

Website: www.ncpttf.com

Next Upcoming Educational Workshops

Supplemental 401(k) Retirement Workshop
Tuesday, September 9th, 5pm
Wednesday, November 12th, 5pm



Pension Pre-Retirement Workshop
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.

How Do I Change My Address with the Trust Fund Office?

In order to change your address:

- Enrolled in a Plan: Fill out a new Enrollment /Change Form
- Not Enrolled in a Plan: Fill out a Change Request Form
- Forms can be found on our website (www.ncpttf.com). The Enrollment/Change Form will need to be completed in it's entirety; including listing all dependents, the new address, signed, and dated.
- We CANNOT take address changes over the phone due to the risk of fraud. *Please note that in order change your address with Local 342, you need to contact the L342 Business Office separately at 925-686-5880.*

Who is My Beneficiary?

If you are unsure of who your designated beneficiary is or have not designated a beneficiary, we recommend filling out a Beneficiary Designation Form and submitting the original Form to the Trust Fund Office. We strongly suggest that you make a copy of the new Form to keep for your records.

PLEASE BE ADVISED THAT WE ARE UNABLE TO DISCLOSE YOUR BENEFICIARY DESIGNATION INFORMATION OVER THE PHONE

TRUST FUND WORD OF THE MONTH

Health Reimbursement Account (HRA)

HRA is an employer and participant funded account. This account is setup on your behalf, allowing you to use the HRA money to pay for "qualifying" medical expenses. A HRA "Benny Card" is used in the form of a debit/credit card allowing you to directly pay for medical expenses such as co-pays and prescriptions at the point of sale. In addition, your HRA can be used for reimbursement (through paper claims) allowing you to be refunded in the event you did not use your "Benny Card".

Happy Labor Day



Travel



Stay healthy and well on the go

As you look ahead to your travel plans, make sure you take steps to stay healthy and well when you're not home. Here are some tips to keep you and your family healthy when you're on the go.



Pack the prescriptions

Refill your prescriptions before you leave and bring any over-the-counter medications that you may need. Keep medications where you can access them easily – like a purse, backpack, or carry-on.



Stay safe in the sun

Care for your skin by applying SPF 30+ sunscreen every 2 hours, drinking plenty of water to avoid dehydration, and finding shade during the hottest parts of the day.



You're covered for care

Kaiser Permanente members can get 24/7 virtual care and advice, and urgent or emergency care across the U.S. For more information about travel coverage call 951-268-3900 (TTY 711).



Scan the QR code or go to kp.org/travel for more tips.



Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057