



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, 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.**



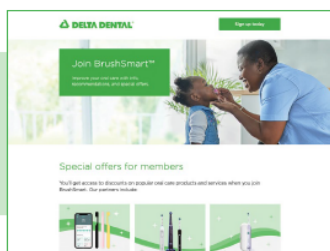
BrushSmart™ transforms your oral health

Sign up today for special offers
on popular oral health care brands

Keeping a solid oral hygiene routine helps prevent all sorts of costly dental problems down the road, and it decreases your risk of tooth decay and gum disease. Make sure you have the tools you need for the best home dental care.

As a Delta Dental member, you have access to BrushSmart, a free oral wellness program designed to help you improve your oral care at home. When you sign up, you'll also get special offers on dental products and incentives for maintaining a healthy smile.

We've partnered with great brands like Oral-B, Philips Sonicare and quip to bring you deals and products tailored to your specific needs and lifestyle.



Join at brushsmart.org

Fill out the online form to get immediate access to your exclusive BrushSmart offers.



TRICK OR TREAT

Who Ya Gonna Call?

Getting the phone runaround? Imagine a world where you could call the correct number and extension the first time? It is possible and we are here to help, with this helpful quick guide:



Who do I Contact for Questions Regarding:

Blue Shield Claims, Hearing Aids, and/or Covered Services:.....(855) 256-9404

Kaiser Permanente Claims, Hearing Aids, and/or Covered Services:(800) 464-4000

Delta Dental Claims and/or Covered Services:(800) 765-6003

Vision Service Plan (VSP) Claims or Covered Services:(800) 877-7195

HRA/Benny Card—NWPS Administrator:(855) 512-1170



WORD OF THE MONTH VOLUNTARY DEDUCTIONS



Credit Union, HRA, and 401(k) deductions elected by the Participant and withheld by the Employer. The applicable hours are reported to the Trust Fund Office, and these contributions are deposited into the participants' applicable accounts. Participants may elect any voluntary deductions through Local 342 Dispatch Office. The amounts to be withheld per hour are listed with the fringe benefits on each dispatch.



TRUST FUND OFFICE - WORD SEARCH



Benefits, Claims, Dental, Dispatch, Employer, Medical, Notary, and Pension
Bonus Word: Pumpkin

H	E	D	M	Z	U	N	R	C	T
P	B	M	M	N	G	O	S	L	M
E	D	E	P	W	P	T	S	A	E
N	I	P	N	L	E	A	H	I	D
S	S	U	L	E	O	R	P	M	I
I	P	M	Q	A	F	F	Y	S	C
O	A	P	M	E	K	I	E	J	A
N	T	K	E	W	D	H	T	R	L
A	C	I	F	K	J	L	M	S	N
I	H	N	D	E	N	T	A	L	S



Happy Halloween

