

# FOR YOUR BENEFIT

# NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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## Next Upcoming Educational Workshops

### Pension Pre-Retirement Workshop

Wednesday, November 2nd, 5pm

### Supplemental 401(k) Retirement Workshop

Wednesday, November 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 Reimbursement Account (HRA) Benny Card

NWPS distributes Prepaid Visa Cards (“Benny Cards”) to eligible Active and Retired Participants with HRA balances. The Benny Card is intended for use as payment on qualified Health Care Expenses incurred by eligible Participants and/or eligible enrolled Dependents (if applicable) at the point of service. For newly eligible Participants, Benny Cards are initially issued after two months of continuous Health and Welfare eligibility is reported on his/her behalf. You can view your account balance, transaction activity, and print activity statements online by registering on My Wex Health Card at [my.wexhealthcard.com](http://my.wexhealthcard.com). Please contact NWPS directly at (855) 512-1170 with questions or concerns.



# **Medicare Enrollment for Retirees and/or Retiree's Eligible Dependent(s)**

## **IMPORTANT REMINDER**

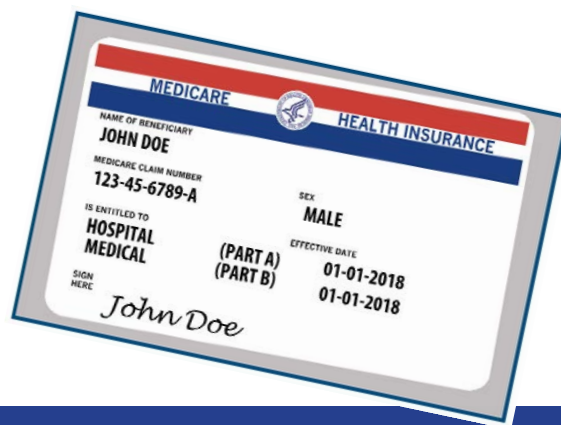
Once an individual becomes entitled to Medicare coverage, enrollment in Medicare Parts A and B is mandatory and must be elected during the three-month period prior to their Medicare entitlement date which is generally the first of the month in which the individual attains age 65; (individuals under age 65 who are receiving Social Security Disability Income "SSDI", may be entitled to Medicare coverage prior to attaining age 65). Individuals residing in the United States, who are **receiving** a Social Security or Railroad Retirement Board ("RRB") benefit at least 4 months before being eligible for Medicare are automatically enrolled in both Part A and Part B. Individuals who are **not receiving** a Social Security or RRB benefit are not automatically enrolled in Medicare Part A and Part B and **must apply**, at least three months prior to entitlement, by contacting Social Security.

**Failure to enroll in Medicare Parts A and B at the time of entitlement and/or failure to notify the Trust Fund Office of Medicare entitlement will result in an additional monthly premium (currently \$275) that is effective retroactive to the Medicare entitlement date.**

Prior to Medicare entitlement, coverage may be maintained under more than one Group Health Plan. However, upon Medicare entitlement, certain Medicare Benefits must be assigned to one Group Health Plan and disenrollment from any other Group Health Plan is required.

The Plan suggests contacting the nearest Social Security Office to determine the Medicare entitlement date upon receipt of a Social Security Disability Award Letter and advising the Trust Fund Office of Medicare entitlement.

If you have any questions, contact the TFO at (925) 356-8921 ext. 710.



## **FAQs**



**Does my medical plan cover Hearing Aids?** Yes. The Hearing Aid benefit is included with your Kaiser or Blue Shield enrollment. You will need to contact the carriers for more information.

**I lost my medical ID card, can you send me a replacement?** You will need to contact your healthcare provider (Kaiser or Blue Shield) to request new cards. Alternatively, you can request them from the carrier's websites.