



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

Workshops are currently scheduled via ZOOM webinar and registration is required.
Check our website (www.ncpttf.com) for updated information on upcoming workshops.



Check ISITE! (www.ncpttf.com)

Review your current eligibility, work history and contributions on ISITE. If you do not know your ISITE account information, contact the Trust Fund Office at (925) 356-8921 ext. 710 to request an ISITE letter which contains your Username and Password.

Word of the Month

Supplemental 401(k) Distribution
Withdrawal of funds from the Participant's 401(k) Account. Contingent upon Plan Rules & IRS guidelines.



Health Reimbursement Account FAQs:

All questions regarding your HRA account, claims, balance, and reimbursements should be directed to NWPS, the Administrator of the Health Reimbursement Plan.

Have an invalid or unsubstantiated charge from using your Benny Card that needs to be paid back to the Plan?

Payments should be made by check or money order, and must be payable to either options below:

- Northern California Pipe Trades HW (or even with Health & Welfare spelled out)
- Northern California Pipe Trades HRA (or even with Health Reimbursement Account spelled out)
- NCPT HW
- NCPT HRA

NWPS

160 W Santa Clara St Ste 1550

San Jose, CA 95113

Telephone: 1-855-512-1170

Email: HRA@nwpsbenefits.com

You can save time and money by going to an urgent care center

About urgent care centers

An urgent care center can provide many of the same basic medical services as your doctor's office – often with extended hours – and lower out-of-pocket costs than the emergency room. Staffed with licensed physicians, urgent care centers are ideal for non-emergency care when your doctor isn't available.

Urgent care	VS.	Emergency room
Sprains, strains, and sports injuries		Chest pain or heart attack
Cuts and abrasions		Stroke, weakness, or numbness on one side
Fever, colds, coughs, sore throats, sinus problems, and earaches		Fractures
Diarrhea or stomach cramps		Severe bleeding
Urinary tract infections		Severe abdominal pain
Skin allergies and rashes		Difficulty breathing
Insect and animal bites		Head injury or other major trauma
		Loss of consciousness

You'll save both time and money when you visit an urgent care center versus an emergency room. Urgent care centers offer you quality care at lower out-of-pocket costs for non-emergency conditions. The wait times at most urgent care centers are typically less than at California emergency rooms, where average wait times are about four hours and 34 minutes.*

Find an urgent care center (PPO plan members)

- If your doctor isn't available, visit any urgent care center for covered services.
- See providers within the Blue Shield network for lower out-of-pocket costs.
- To locate a Blue Shield–contracted urgent care center near you, log in to blueshieldca.com/find-a-doctor. Select *Urgent Care* and enter your location. You have the option to go anywhere you like. However, you'll have lower out-of-pocket costs if you visit a network provider.

For a detailed description of coverage benefits and limitations, please consult your health plan's *Evidence of Coverage* or *Certificate of Insurance/Policy*.

If you feel you're experiencing a medical emergency, call 911 immediately or go to the nearest emergency room.



* "Emergency Department Pulse Report," American College of Emergency Physicians and Press Ganey, 2010.