



NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS 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 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.

Take Your Digital ID Card Anywhere

Blue Shield of California

From your phone, download the Blue Shield of CA mobile app on the App Store or Google Play. Create an account or Log in with your existing username and password. Tap on the ID card icon to access your digital membership card. For questions, contact Blue Shield of California at (855) 256-9404.



Kaiser Permanente

From your phone, download the Kaiser Permanente mobile app on the App Store or Google Play. Register to create an account or Sign in with your existing username and password. Tap on the card icon to access the digital membership card.

The next time you check in for an appointment, ask to have your photo taken. Kaiser will upload it to the Kaiser Permanente App so your ID card and photo ID will be together in one place. For questions, contact Kaiser Permanente at (800) 464-4000.

PAY ONLINE



Online Credit Card Payment Option for Healthcare Self-Payments and Domestic Partner Tax Payments

Online Credit Card Payments for Active Subsidized Self-Payments, COBRA, Domestic Partner Tax Payments, Retiree Self Payments, and Surviving Dependent Self-Payments are available on our website (www.ncpttf.com) through the Health and Welfare section, HW-Online Payments. Please contact our office at (925) 356-8921 extension 710 if you have any questions.



Smiles all around

6 essential steps for your dental routine



- 1 Gather your tools.**
Make sure you have fluoride toothpaste, dental floss and a toothbrush with soft, rounded bristles.
- 2 Set a schedule.**
Brush at least twice a day, and floss at least once. When possible, brush immediately after eating sweet or starchy foods, but wait half an hour after eating acidic foods to avoid damaging your softened enamel.
- 3 Be thorough.**
Brush for at least two minutes each session, angling your toothbrush at 45 degrees and using short, circular strokes. Apply just enough pressure to feel the bristles without squishing them. When you're done, brush your tongue to remove bacteria.

- 4 Don't forget to floss.**
Floss removes plaque from between teeth and below the gumline. Don't worry if your gums feel tender or bleed at first. By flossing, you're fighting the source of the problem: the bacteria causing your sensitive gums.
- 5 Rinse to refresh.**
After brushing and flossing, vigorously rinse your mouth with mouthwash or water to remove any loosened plaque and food particles.
- 6 Go pro.**
Regular dental cleanings are an important part of maintaining your oral and overall health. Call your dentist for an appointment today.

Oral health is essential at every stage of life. Turn the page to learn more.

Help your teeth last a lifetime

Tips for protecting your teeth

- **Understand the connection.** Poor oral health has been linked to several chronic health conditions, including diabetes and heart disease. For instance, people with gum disease have two to three times the risk of heart attack, stroke or other serious cardiovascular events.¹ And gum disease has a significant impact on diabetes control, incidence and complications.²
- **Eat wisely.** Eat a balanced diet that includes enamel-strengthening calcium and vitamins A and C. Avoid sugary treats and remember to brush after you eat.
- **Flourish with fluoride.** Always choose fluoride toothpaste. If the water you drink isn't fluoridated, ask your dentist about fluoride supplements or treatments.
- **Say "no" to tobacco.** Tobacco can cause gum and tooth loss. Smoking and chewing tobacco also puts you at risk for oral cancers.³

Tips for kids

- **Clean baby teeth.** Clean kids' teeth and gums with a soft, damp cloth as soon as their first tooth is visible.
- **Build strong bones early.** Replace sugary treats with calcium-rich snacks such as yogurt and cheese.

- **Defend the mouth.** If your child plays sports, invest in a mouthguard.
- **Stay safe with sealants.** Ask your dentist to apply protective sealants to your child's molars. These coatings are covered under most Delta Dental plans.⁴

Tips for seniors

- **Visit the dentist regularly.** Seniors are especially at risk for untreated dental problems. Ask family members to help schedule your dental visits if you're homebound or live in a nursing home.
- **Know your medications.** Some drugs adversely interact with dental anesthesia. Inform your dentist about any health changes or new medications.
- **Keep dentures clean.** Talk to your dentist about how to keep your dentures clean to avoid discomfort, infection and bone loss.



What is the Delta Dental Group Number or Policy Number?

The group number is 17422. For any further questions, please contact Delta Dental at 1-800-765-6003.

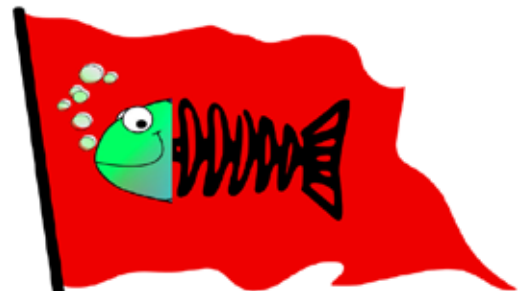
I need information on my Health Reimbursement Account (HRA)/ Benny Card.

You will need to contact NWPS, the administrators of the HRA/Benny Card. Their phone number is 855-512-1170.

TFO Word of the Month: Authorization for Release of Information

An Authorization for Release of Information is a form that allows the Trust Fund Office to discuss a Participant's Pension and/or Eligibility information with authorized person.

RECOGNIZE THE RED FLAGS



Don't be fooled by phishing scams!

- ✓ Never click on unknown **links** or **files** in emails, texts, social media sites, etc.
- ✓ Never reveal your **password** to anyone.
- ✓ Beware of emails asking for **login** or other **private information**.