

NORTHERN CALIFORNIA PIPE TRADES TRUST FUND FOR UA LOCAL 342

BENEFIT INSIGHT

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Upcoming Education Workshops

Supplemental 401(k) Retirement

Wednesday, November 18th, 5pm

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

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

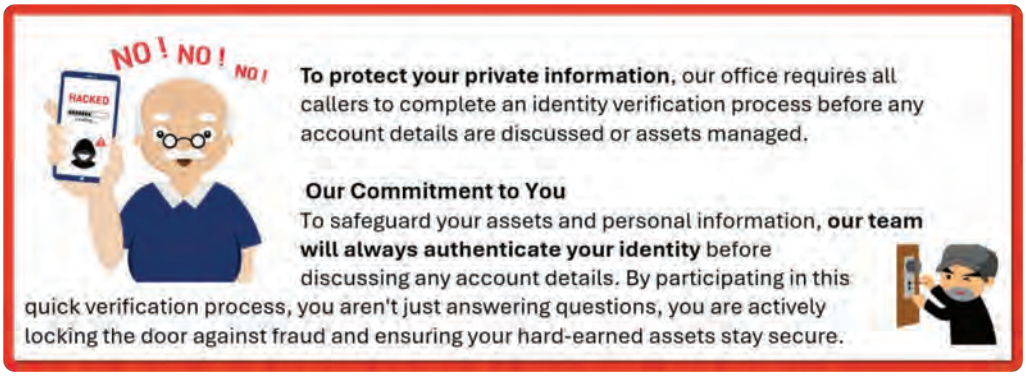
IMPORTANT REMINDER

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.

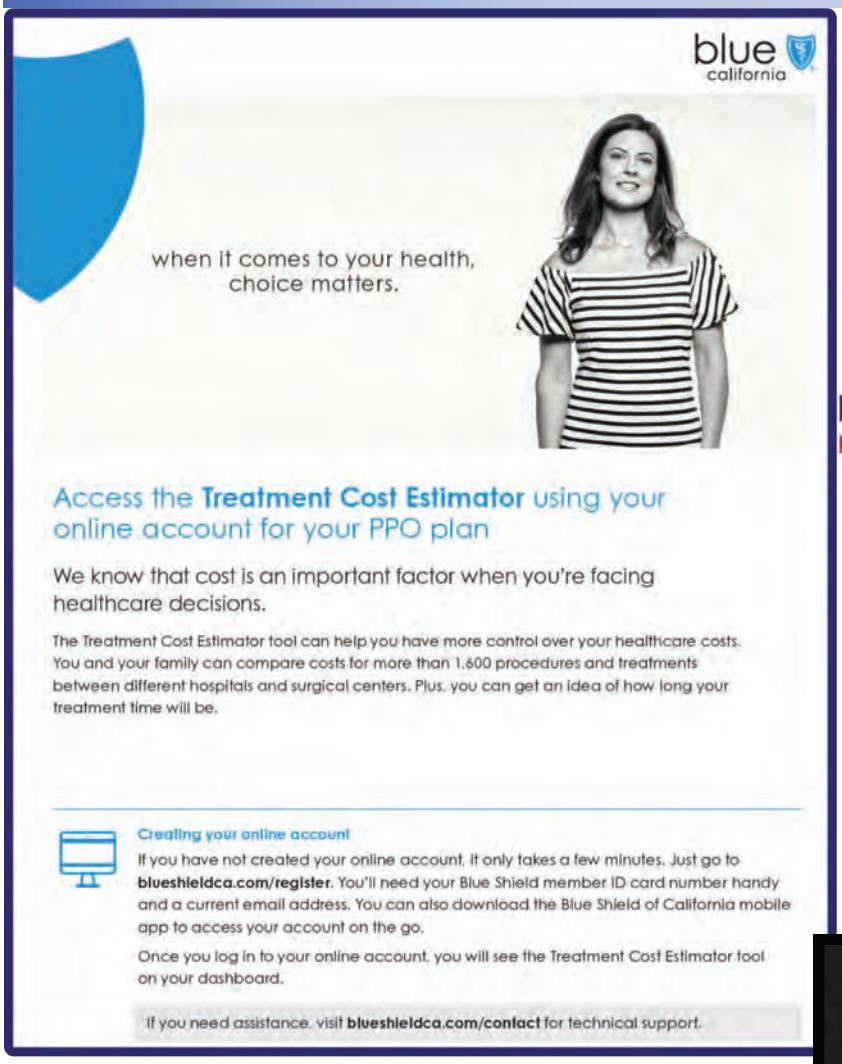
Failure to enroll in Medicare Parts A and B at the time of entitlement and/or failure to notify the Trust Fund Office ("TFO") of Medicare entitlement will result in an additional monthly premium (currently $275) that is effective retroactive to the Medicare entitlement date.

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.









ISITE ACCOUNT

Your ISITE account allows you to monitor your hours worked, employer contributions and eligibility. ISITE is accessible through a link on our website (www.ncpttf.com). If accessing your ISITE account for the first time, you must setup a **"security question and answer"** allowing you to retrieve your password if you have forgotten it. Without it, your account will be locked. If you need your ISITE login credentials, contact our office (925) 356-8921, extension 710.

TFO Word of the Month:

COBRA

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a US federal law allowing Participants to continue their insurance for a limited time after a change in their eligibility when they do not qualify for or have exhausted the Active Subsidized Self-Payment benefit.



