

Northern California Pipe Trades Trust Funds for UA Local 342
935 Detroit Avenue, Ste 242A
Concord, CA 94518-2501
925/356-8921 Ext 713
tfo@ncpttf.com

NOVEMBER 2020
OCTOBER 2020 HOURS



EMPLOYER CONNECTION

Special points of interest:

- Employer Responsibility
- Holidays
- General Reminders/Tips
- Be cautious when sending emails
- Supplemental 401(k) Retirement Annual Maximum

*** EMPLOYER RESPONSIBILITY ***

As an Employer it is your responsibility to report all hours worked and paid accurately. Deductions taken out for Credit Union, 401(k) and additional HRA must be remitted in full. By returning the enclosed ECR Form the Employer certifies under the penalty of perjury that the information contained herein is correct, that all hours worked or paid during the period covered are reported herein. Failure to pay the full amount will result in the assessment of liquidated damages and other potential penalties.



HOLIDAYS — Submit Your ECR Forms Timely

Our Office, UA Local 342, and the Credit Union Office will be closed on **November 11th** in observance of Veteran's Day and **November 26th and 27th** in observance of Thanksgiving. Please keep this in mind and allow sufficient time for mail service and delivery to the bank. As a reminder, *reports and contributions are due and payable at the bank by the 15th of the month following the work month and are delinquent if not received at the bank by the 22nd (you are urged to contribute at least the 401(k) deferrals by the 15th business day). Failure to report and pay timely or issuance of a non-sufficient funds check, will result in assessment of Liquidated Damages and Interest Charges.*

GENERAL REMINDERS/TIPS

All hours must match when reporting Credit Union Deductions (CU), Health Reimbursement Account (HRA) and Supplemental 401(k) Retirement contributions. The number of reportable hours is the same number of hours you report for Dues Check-off.

If you are receiving ECR Forms but **do not have any UA Local 342 employees** working for you at this time, you may request to temporarily suspend your account by contacting our office. If you hire a UA Local 342 employee in the future, your account can be reactivated by contacting UA Local 342 at 925/686-5880.



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BE CAUTIOUS WHEN SENDING EMAILS



We request that any emails and attachments sent from your office that contain your employees' personal information be encrypted or the information redacted. Our office is able to identify Plan Participants based on their first initial, last name and the last four digits of their Social Security Number; therefore, the use of a full Social Security Number is unnecessary.

As required by HIPAA, ERISA, and California Privacy Law, the Plan has a legal obligation to protect the privacy of our Plan Participants. In accordance with California Civil Code 1798.81, **businesses are encouraged to safeguard *personal information* of California residents, and to protect such information from unauthorized access and disclosure. The use of a name or partial name and full Social Security Number falls under the category of *personal information*.**

For further information on the safeguarding of personal information, please refer to the California Office of Privacy Protection's "*Recommended Practices on Protecting the Confidentiality of Social Security Numbers*" which provides businesses with guidelines for safeguarding Social Security information, including email encryption. Their website is located at: www.privacy.ca.gov.

SUPPLEMENTAL 401(K) RETIREMENT ANNUAL MAXIMUM

**** REMINDER ****

Employees elective 401(k) deductions are subject to age based annual maximums and the amounts vary per calendar year (currently \$19,500 under age 50 and \$26,000 age 50 and above). Be mindful of the amounts being deducted in the latter months of the year and advise our office if/when an employee has reached the annual maximum amount for 2020.

If you have any questions, please contact the Employer Compliance Department at 925/356-8921 Ext. 713 or via email at tfo@ncpttf.com. Thank you

Reports & Contributions

Due: 11/15/20

Delinquent if Not Received

By: 11/22/20

Our office, UA Local 342 and the Credit Union closed: 11/11/20, 11/26/20 & 11/27/20

NOVEMBER 2020

	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					