



# 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

Tuesday, February 11th, 5pm  
 Wednesday, May 7th, 5pm  
 Tuesday, September 9th, 5pm  
 Wednesday, November 12th, 5pm



#### Pension Pre-Retirement Workshop

Wednesday, March 12th, 5pm  
 Wednesday, June 4th, 5pm  
 Thursday, August 14th, 5pm  
 Wednesday, October 15th, 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.

### FEBRUARY 2025-JANUARY 2026 RETIREMENT BENEFIT SCHEDULE

Below is the February 2025-January 2026 Retirement Benefit Schedule for Recipients of monthly Retirement Benefit Payments

RETIREMENT BENEFIT MONTH	SETTLEMENT DATE
February 2025	February 3, 2025
March 2025	March 3, 2025
April 2025	April 1, 2025
May 2025	May 1, 2025
June 2025	June 2, 2025
July 2025	July 1, 2025
August 2025	August 1, 2025
September 2025	September 2, 2025
October 2025	October 1, 2025
November 2025	November 3, 2025
December 2025	December 1, 2025
January 2026	January 2, 2026

While the mailing of a Participant's Electronic Funds Transfer ("EFT") Statement will be *in advance* of the 1<sup>st</sup> of the month, the monthly Retirement Benefit payment is not due and payable until the Settlement Date which is the first business day of each month.

Your monthly Retirement Benefit payment will be electronically transferred to the financial institution of your choice. An EFT Statement will be mailed to you each month confirming the transaction.

**Changes to your bank account information:** The 10<sup>th</sup> of each month is generally the deadline to make any changes to bank account information for the following month.

If you need to request a Form to make any type of change, or if you have any questions, please contact the Pension Department at 925/356-8921, ext. 712.



Retirement Benefit payments from the Northern California Pipe Trades Pension Plan commence as of the 1st of each month



**What is a split tier plan?**

When two people share a health plan, but one is on Medicare and the other is not, this is called a split tier plan. While you're connected through this shared plan through Blue Shield of California, you have separate benefits and member ID numbers.

**Does a split tier plan affect your coverage?**

The person now on Medicare has Medicare coverage, which may be different from the non-Medicare plan the two of you shared before. The person who did not switch to Medicare has the same benefits as before.

**How to avoid confusion.**

Split tier plans can sometimes cause confusion when you use your healthcare coverage. Since you and your partner now have different coverage and ID numbers, be sure each of you shows your individual Blue Shield member ID card to providers when you get care. Split tier plans can make it harder for Blue Shield to see that you share a plan. If there is any question about one of you being active on the plan, have your provider call Blue Shield Customer Service and tell them that you are on a split tier plan.

- For the Medicare member, call (800) 776-4466 (TTY: 711).
- For the non-Medicare member, call (800) 393-6130 (TTY: 711).



**Tip:** When you get a new ID card, throw out your old one to be sure you're using the most current ID card. Remember, you can always access your digital ID card via your online account.

**MESSAGE FROM THE TRUST FUND OFFICE**

**Didn't Get your Working Dues Statement? Check ISITE!**

Your Working Dues Statement is available on the ISITE portion of our website ([www.ncptff.com](http://www.ncptff.com)).

You can also 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.

