



NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

BENEFIT INSIGHT



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Upcoming Educational Workshops

Supplemental 401(k) Retirement Workshop

Wednesday, February 11th, 5pm

Wednesday, May 6th, 5pm

Tuesday, September 1st, 5pm

Wednesday, November 18th, 5pm



Pension Pre-Retirement Workshop

Tuesday, April 14th, 5pm

Thursday, August 13th, 5pm

Wednesday, October 14th, 5pm

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

FEBRUARY 2026 – JANUARY 2027 RETIREMENT BENEFIT SCHEDULE

Below is the February 2026—January 2027 Retirement Benefit Schedule for Recipients of monthly Retirement Benefit payments.

Retirement Benefit payments from the Northern California Pipe Trades Pension Plan commence as of the 1st of each month. **While the mailing of a Participant's Electronic Funds Transfer ("EFT") Statement will be in advance of the 1st 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 10th 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.

<u>RETIREMENT BENEFIT MONTH</u>	<u>SETTLEMENT DATE</u>
February 2026	February 2, 2026
March 2026	March 2, 2026
April 2026	April 1, 2026
May 2026	May 1, 2026
June 2026	June 1, 2026
July 2026	July 1, 2026
August 2026	August 3, 2026
September 2026	September 1, 2026
October 2026	October 1, 2026
November 2026	November 2, 2026
December 2026	December 1, 2026
January 2027	January 4, 2027



WORD OF THE MONTH

Involuntary Unemployment: A Participant has been involuntarily out of work from Covered Employment with no contributions made or required to be made on their behalf for two consecutive months. The Participant must be on the Out Of Work List ("OOWL").

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

Your Working Dues Statement is available on the ISITE portion of our website (www.ncpttf.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.

The vital connection between oral health and overall health

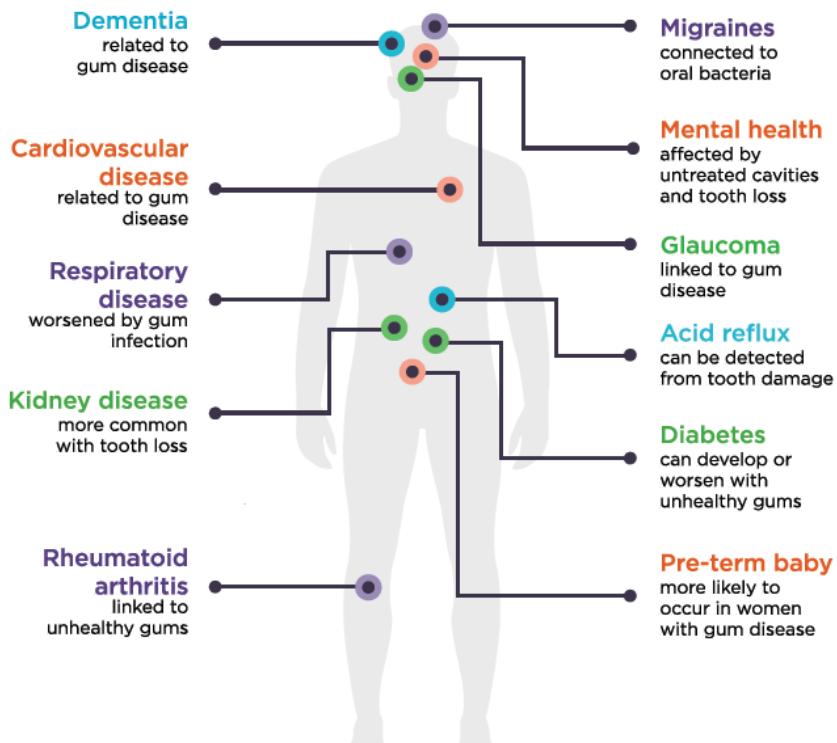


Did you know?

Nearly half of U.S. adults over the age of 30 have some form of gum disease.

Why it matters

Poor gum health and tooth loss can affect your overall health. Research has linked gum disease to cardiovascular disease, diabetes and strokes. Both can increase your risk for a variety of chronic conditions and health issues, including:



Good oral hygiene is essential. Be sure to brush and floss twice a day.



Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of the District of Columbia — DC, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, FL, GA, LA, MS, MT, NV, TX and UT.