

# FOR YOUR BENEFIT

# NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

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## Next Upcoming Educational Workshops



### Supplemental 401(k) Retirement Workshop

Tuesday, May 16th, 5pm  
Wednesday, August 23rd, 5pm  
Wednesday, November 15th, 5pm

### Pension Pre-Retirement Workshop

Wednesday, May 10th, 5pm  
Wednesday, August 16th, 5pm  
Thursday, October 19th, 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.

## Mental Health Awareness Month

May is National Mental Health Awareness Month. Listed below are some tips we can all use to boost our mental health.

- **Find your voice.** Speak up if you are struggling. The people in your life are there for you, so be honest with your loved ones and your care team. They cannot help unless they know that you need their support.
- **Talk to your doctor.** Your doctor is there to advocate for your mental health. They can connect you with support and help you access care for depression, anxiety addiction and recovery, and more.
- **Be physically active.** Being active is not only great for your physical wellbeing, it can also improve your mental wellbeing by raising your self-esteem, helping you set goals and achieve them, and causing chemical changes in your brain which can positively change your mood.



- **“Anyone who has never made a mistake has never tried anything new.” – Albert Einstein.** Try something outside of your comfort zone to make room for adventure and excitement in your life.

The Carriers that provide our health care coverage have resources available on their websites or over the phone that can be used by enrolled Plan Participants. These resources can be found for those who are enrolled in Kaiser at (<https://healthy.kaiserpermanente.org/northern-california/health-wellness/mental-health>) or (800)390-3503. For those who are enrolled in Blue Shield, resources can be found at ([www.blueshieldca.com/bewell/livehealthy/mentalhealth](http://www.blueshieldca.com/bewell/livehealthy/mentalhealth)) or (877)263-9952.

# More care options while you're away from home



No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

## Nonurgent care

Use your [kp.org](https://kp.org) account or the Kaiser Permanente app across the U.S. to:

- Get 24/7 care and advice from Kaiser Permanente clinicians by phone or online
- Access care by phone,<sup>1</sup> video,<sup>1</sup> or e-visit – usually at no cost<sup>2</sup>
- Email nonurgent questions to your doctor's office

## Urgent care<sup>3</sup>

You can get urgent care anywhere in the world. At many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance for care or prescriptions<sup>4</sup> related to your urgent care visit – no need to file a claim later:

- Cigna PPO Network<sup>5</sup>
- MinuteClinic, including pharmacies<sup>6</sup>
- Concentra Urgent Care<sup>6</sup>
- The Little Clinic, including pharmacies<sup>6</sup>

At all other locations, you must pay the full cost of care upfront and file a claim for reimbursement later.

## Emergency care<sup>7</sup>

No matter where you are, you can simply go to the nearest hospital emergency room. If it's a Kaiser Permanente location or Cigna PPO provider, you'll only pay your normal copay or coinsurance.

## Support while you're away



Need help finding care or learning what's covered while you're away? Call the Away from Home Travel Line at **951-268-3900 (TTY 711)**<sup>8</sup> or visit [kp.org/travel](https://kp.org/travel).

Learn more at [kp.org/travel](https://kp.org/travel)



## **AVAILABLE NOW** **Online Credit Card Payment Option** **for healthcare self-payments and Domestic Partner Tax payments**

Effective immediately, online Credit Card payments for Active Subsidized Self-Payment, COBRA, Domestic Partner, Retiree Self-Payment, and Surviving Dependent Self-Payment is available on our website [www.ncpttf.com](https://www.ncpttf.com) under HW- Online Payments. If you have any questions, please contact the Trust Fund Office at 925/356-8921 ext. 710.

\*\* Health Reimbursement Account "Benny" cards are not accepted as a form of payment.

\*\*\*If making a payment on a Participants behalf, you must list the Participant's last name and the last 4 digits of their SSN.



## FAQs



### **I am not working, how long will my coverage continue for?**

As long as you remain in good standing with the Union, your coverage will only terminate once your hour bank falls below the required number of hours. You will receive a written notice from our office once this occurs. You can track your hour bank on the ISITE portion of our website.

### **I just received a COBRA notice. I do not understand this as I am still working.**

There are a multitude of reasons why we may show a loss of coverage so you will need to speak with our Eligibility Department (extension 710) to have them look into the situation. If no representative is available at the time you call, we recommend leaving a voicemail with your name, number, the last 4 of your SSN, what the call is regarding, and someone will get back to you as soon as possible.