



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

Wednesday, May 8th, 5pm
Tuesday, September 10th, 5pm
Wednesday, November 13th, 5pm



Pension Pre-Retirement Workshop

Tuesday, May 21st, 5pm
Tuesday, August 13th, 5pm
Wednesday, October 16th, 5pm

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

National 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 from the “31 Tips to Boost Your Mental Health” article written by Mental Health America (www.mhanational.org/31-tips-boost-your-mental-health).

- Start your day with a cup of coffee. Coffee consumption is linked to lower rates of depression. If you can't drink coffee because of the caffeine, try another good-for-you drink like green tea.
- Boost brainpower by treating yourself to a couple pieces of dark chocolate every few days. The flavonoids, caffeine, and theobromine in chocolate are thought to work together to improve alertness and mental skills.
- Go off the grid. Leave your smart phone at home for a day and disconnect from constant emails, alerts, and other interruptions. Spend time doing something fun with someone face-to-face.
- Spend some time with a furry friend. Time with animals lowers the stress hormone – cortisol, and boosts oxytocin – which stimulates feelings of happiness. If you don't have a pet, hang out with a friend who does or volunteer at a shelter.
- “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.



As a reminder the Carriers that provide our health care coverage have resources on their website that can be used by enrolled Plan Participants. These resources can be found for those who are part of the Kaiser Plan at (healthy.kaiserpermanente.org/northern-california/health-wellness). For those who are enrolled in Blue Shield, information can be accessed at (www.blueshieldca.com/bewell/livehealthy/mentalhealth).

LifeReferrals 24/7

Experts to help you handle life



Everyone can use a hand sometimes. LifeReferrals 24/7SM offers convenient and confidential support to help you meet life's challenges. A simple phone call connects you with a team of experienced professionals ready to help you with a wide range of personal, family, and work issues.

LifeReferrals 24/7 is available 24/7/365 for no copayment or extra cost.* You will be guided to the appropriate service based on your needs:

Personal counseling

For matters like relationship problems, stress, and grief, you can request face-to-face sessions with licensed therapists.

Three face-to-face counseling visits are included in any six-month period.

Legal assistance

Request consultations for legal matters such as trusts, wills, divorce, child custody, landlord and tenant issues, consumer disputes, and personal injury.†

- You're eligible for one consultation up to 60 minutes in duration per separate issue, per year on the phone or in person with an attorney or mediator.
- Receive a preferred discount rate of 25% or greater off the hourly fee, based on the types of services you use, after the first consult.
- Online tools and educational resources are available, including sample legal forms and templates on a variety of topics.

Financial coaching

Request consultations with financial professionals for topics such as tax preparation, college and retirement planning, budgeting, debt and credit, and loans and mortgages.

- You're eligible for two 30-minute telephone consultations per separate issue, per year.
- Discounted fees apply if you elect to continue working with a financial coach beyond the initial consultations.
- Online tools and educational resources are available, including easy-to-use calculators for home and personal financing, investments, and retirement.

Identity theft resolution

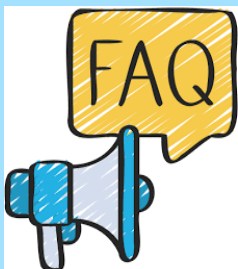
- You're eligible for a 60-minute telephone consultation with a highly-trained Fraud Resolution Specialist[™] (FRS). An FRS can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft instances.
- Free ID Theft Emergency Response KitSM.

Referrals to community resources‡

A specialist can provide useful information and referrals to a wide range of resources including:

- Parenting resources
- Child and elder care
- Meal programs
- Transportation help
- Lifelong learning

Call LifeReferrals 24/7 toll-free, anytime, at **(800) 985-2405**.
Or, visit **lifereferrals.com** and enter the access code: **bsc**.



How do I track hours reported by my Employer?

Through the ISITE portion of our website (www.ncpttf.com). Please note that hours for the current month are not reported until the next month. Example: May 2024 hours are reported in June 2024. If you need your ISITE login information please contact The Trust Fund Office (925) 356-8921.

