



## 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, September 10th, 5pm  
Wednesday, November 13th, 5pm

#### Pension Pre-Retirement Workshop

Wednesday, August 13th, 5pm  
Thursday, October 16th, 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.

## Going on Leave?

Are you planning on taking a leave of absence? Are the hours slimming down at your current jobsite? Maybe, there's a possibility of lay-offs in your future? If so, you might have some concerns about the status of your Healthcare when no hours, or few hours, are coming in on your behalf. What can you do about it? How can you prepare?

### CHECK IN WITH THE TRUST FUND OFFICE!

We can give you access to your ISITE account to review your eligibility information online, or you can speak with our office representatives in person or over the phone to discuss your Reserve Hour Bank and when you and your Dependents may be at risk of losing eligibility for coverage. Don't lose sight of the well-being of you and your Dependents — be sure to check on your eligibility before any type of leave takes place!



# DENTAL INDUSTRY UPDATES

*Provided by Delta Dental*



## ***Recent events and lasting impacts***

Due to the COVID-19 pandemic and other recent economic factors, some providers have reexamined their business models, and made changes such as retirements, practice consolidations, closures, and no longer accepting insurance.



## ***Keeping a pulse on dental industry trends***

Providers continue to explore the “insurance independent” business model and some have even started to deploy internal financing options or offer discount plans and membership-based programs as a way to retain and incentivize their current patients.



## ***Building trust through an improved provider experience***

We continue to focus on provider partnerships and are modernizing our capabilities and changing the way we interact, support and partner with our participating providers. We’re also committed to ongoing review of our fees to ensure we’re properly aligned with market standards.

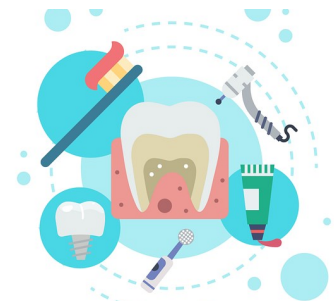


## ***An investment in the future of the dental industry***

With the growing demand for new dental professionals after increased retirements and many hygienists having left the industry post-pandemic, we are acutely focused on investing in the dental professionals of tomorrow. To expand access to quality care and help encourage the growth of the dental industry, we’re providing scholarships and grants to students pursuing careers in the dental profession and supporting efforts to advance health equity through research and oral health education programs.

## ***Did you know?***

- *99% of claims are processed within 40 days.*
- *92.7% of calls are answered in 30 seconds or less.*
- *99.5% of new providers are onboarded in less than 45 days.*
- *Delta PPO and Premier Network has access to 20,000+ providers!*



## **REMINDER!**

When making Self-Payments for COBRA, Active Subsidized Self-Payment, and Domestic Partner Tax Payments, be sure to pay your bills timely and correctly! Incorrectly paid or late payments will cause a delay in updating the eligibility for you and/or your Dependents!