



## NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS FOR UA LOCAL 342

# BENEFIT INSIGHT



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### NEXT UPCOMING EDUCATIONAL WORKSHOPS

Pension Pre-Retirement Workshop  
Thursday, October 19th, 5pm



Supplemental 401(k) Retirement Workshop  
Wednesday, November 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.

### ***Working on a Travel Card / Working Reciprocity***

When you are working on a Travel Card (e.g. working reciprocity) outside the jurisdiction of UA Local 342, please keep the following Plan information in mind:

- ◆ Your Health and Welfare benefits and eligibility remain under the Northern California Pipe Trades Health and Welfare Plan.
- ◆ You can monitor your benefits and eligibility by using the "ISITE" link on our website ([www.ncpttf.com](http://www.ncpttf.com))
- ◆ There is an additional delay in your hours being reported to the UA Local 342 Trust Fund Office, as hours worked in any given month are first reported to the Trust Fund Office for the jurisdiction you are working in, then reciprocated back to the UA Local 342 Trust Fund Office.
- ◆ If you lose eligibility, and hours have not been reported from the other UA Local you are working out of, please contact our office for assistance.
- ◆ All incoming reciprocal Health and Welfare contributions are applied to Active eligibility only and do not apply toward any Retiree Health and Welfare benefits or eligibility for any Retiree Health and Welfare benefits.



## SEPARATED SPOUSE

Breaking up is hard to do, but failure to timely notify the Trust Fund Office of this information may make it even harder. You are required to notify our office within 30 days of any kind of change in life circumstance. You must notify our office of a change of address for you and/or your spouse; including any decision to separate, whether temporary or not, regardless of whether you have filed any legal paperwork. Waiting to notify our office until a divorce has been finalized will most likely result in you owing money back to the Plan. The sooner you notify our office, the sooner we can help you protect your benefits.



### Medicare Enrollment for Retirees and/or Retiree's Eligible Dependent (s) **IMPORTANT REMINDER**

Once an individual becomes entitled to Medicare coverage, enrollment in Medicare Parts A and B is mandatory and must be elected during the three-month period prior to their Medicare entitlement date which is generally the first of the month in which the individual attains age 65; (individuals under age 65 who are receiving Social Security Disability Income ("SSDI"), may be entitled to Medicare coverage prior to attaining age 65).

Individuals residing in the United States who are receiving a Social Security or Railroad Retirement Board ("RRB") benefit at least 4 months before being eligible for Medicare are automatically enrolled in both Part A and Part B. Individuals who are not receiving a Social Security or RRB benefit are not automatically enrolled in Medicare Part A and Part B and must apply, at least three months prior to entitlement, by contacting Social Security.

**Failure to enroll in Medicare Parts A and B at the time of entitlement and/or failure to notify the Trust Fund Office of Medicare entitlement will result in an additional monthly premium (currently \$275) that is effective retroactive to the Medicare entitlement date.**

Prior to Medicare entitlement, coverage may be maintained under more than one Group Health Plan. However, upon Medicare entitlement, certain Medicare Benefits must be assigned to one Group Health Plan and disenrollment from any other Group Health Plan is required.

The Plan suggests contacting the nearest Social Security Office to determine the Medicare entitlement date upon receipt of a Social Security Disability Award Letter and advising the Trust Fund Office of Medicare entitlement.

If you have any questions, contact the TFO at (925) 356-8921 ext. 710.

