

Northern California Pipe Trades Trust Funds for UA Local 342
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NOVEMBER 2024
OCTOBER 2024 HOURS



EMPLOYER CONNECTION

EMPLOYER RESPONSIBILITY

As an Employer it is your responsibility to report all hours worked and paid accurately. Deductions taken out for Credit Union, 401(k) and additional HRA must be remitted in full. **Note:** You are urged to contribute at least the 401(k) deferrals by the 15th business day of the month following the work month. By returning the enclosed ECR Form(s), the Employer certifies under the penalty of perjury that the information contained herein is correct, that all hours worked or paid during the period covered are reported herein. Failure to pay the full amount due will result in the assessment of liquidated damages and other potential penalties.

Special points of interest:

- Employer Responsibility
- Holidays - Submit Your ECR Forms Timely
- Supplemental 401(k) Annual Maximum
- General Reminders/Tips
- Be Cautious When Sending Emails



HOLIDAYS - SUBMIT YOUR ECR FORMS TIMELY

Our office, UA Local 342 and the Credit Union Office will be Closed on November 11th in observance of Veterans Day and November 28th and 29th in observance of Thanksgiving. Please keep this in mind and allow sufficient time for mail service and delivery to the bank. As a reminder, *reports and contributions are due and payable at the bank by the 15th of the month following the work month and are delinquent if not received at the bank by the 20th (you are urged to contribute at least the 401(k) deferrals by the 15th business day). Failure to report and pay timely or issuance of a non-sufficient funds check will result in assessment of Liquidated Damages and Interest Charges. Receipt at the bank is what determines when your contributions were "received"; the postmark is not a factor.*



SUPPLEMENTAL 401(k) RETIREMENT ANNUAL MAXIMUM - REMINDER

Employees elective 401(k) deductions are subject to age based annual maximums and the amounts vary per calendar year (currently \$23,000 under age 50 and \$30,500 age 50 and above). It is important that employees do not go over the annual maximums. Around this time of year, it is advised that hours for regular employees who have been on your payroll for most of the year are reviewed and monitored closely. Be mindful of the amounts being deducted in the latter months of the year and advise our office if/when an employee has reached the annual maximum amount for a calendar year.



Over



GENERAL REMINDERS/TIPS



All hours must match when reporting Credit Union Deductions (CU), Health Reimbursement Account (HRA) and Supplemental 401(k) Retirement contributions. The number of reportable hours is the same number of hours you report for Working Dues.

If you are receiving ECR Forms but **do not have any UA Local 342 employees** working for you at this time, you may request to temporarily suspend your account by contacting our office. If you hire a UA Local 342 employee in the future, your account can be reactivated by contacting UA Local 342 at 925/686-5880.

BE CAUTIOUS WHEN SENDING EMAILS

We request that any emails and attachments sent from your office that contain your employees' personal information be encrypted or the information redacted. Our office can identify Plan Participants based on their first initial, last name, and the last four digits of their Social Security Number; therefore, the use of a full Social Security Number is unnecessary.

As required by HIPAA, ERISA, and California Privacy Law, the Plan has a legal obligation to protect the privacy of our Plan Participants. In accordance with California Civil Code 1798.81, **businesses are encouraged to safeguard *personal information* of California residents, and to protect such information from unauthorized access and disclosure. The use of a name or partial name and full Social Security Number falls under the category of *personal information*.**

For further information on the safeguarding of personal information, please refer to the California Office of Privacy Protection "*Recommended Practices on Protecting the Confidentiality of Social Security Numbers*" which provides businesses with guidelines for safeguarding Social Security information, including email encryption. Their website is located at: privacy.ca.gov.

If you have any questions, please contact the Employer Compliance Department at 925/356-8921 Ext. 713 or via email at tfo@ncptf.com. Thank you.



Reports & Contributions Due:
11/15/2024

Delinquent if Not Received By:
11/20/2024

Our Office, UA Local 342, and the Credit Union will be closed on 11/11/2024 in observance of Veterans Day and on 11/28/2024 - 11/29/2024 in observance of Thanksgiving.

November 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30