

APRIL, 2026

TRUST FUND OFFICE QTRLY

# NEWSLETTER

Your go-to update for benefits, contacts, and upcoming information from the Trust Fund Office.

## DISTRICT COUNCIL 16 (Health & Welfare)

P: 1-800-922-9902

[www.dc16trustfund.org](http://www.dc16trustfund.org)

Eligibility Questions: [dc16info@hsba.com](mailto:dc16info@hsba.com)

Claims Questions: [dc16claimsissues@hsba.com](mailto:dc16claimsissues@hsba.com)

Employer Contributions: [dc16-Contributions@hsba.com](mailto:dc16-Contributions@hsba.com)

Employer Collections: [dc16collections@hsba.com](mailto:dc16collections@hsba.com)

## BAY AREA PAINTERS & TAPERS (Pension & Annuity)

1-866-894-3705

[www.bayareapainterstrust.org](http://www.bayareapainterstrust.org)

[paintersinfo@hsba.com](mailto:paintersinfo@hsba.com)

## NOR CAL GLAZIERS (Pension & IARP)

1-800-222-6298

[www.norcalglazierstrust.org](http://www.norcalglazierstrust.org)

[glaziersinfo@hsba.com](mailto:glaziersinfo@hsba.com)

## RESILIENT FLOOR (Pension)

1-800-782-0010

[www.resilientfloortrust.org](http://www.resilientfloortrust.org)

[resilientinfo@hsba.com](mailto:resilientinfo@hsba.com)



## What information would you like in the next Newsletter?

We are trying to increase communication & education with the membership. Please send us questions, suggestions, or issues you would like addressed to: [dc16newsletter@hsba.com](mailto:dc16newsletter@hsba.com)



Read More on our website

Written By: Coleen Christophersen

## ● HEALTH & WELFARE NEWS

**HSF:** As you are aware, we changed our Care Counselors from Med Expert to HSF effective January 1, 2026. This resulted in the updating and resending of Anthem Blue Cross cards mailed at the end of December. If you have not received your new card, please let our office know at [dc16info@hsba.com](mailto:dc16info@hsba.com). You may have also received a virtual card, which suffices. Please make sure to discard your old Anthem card. **CONTACT HSF before any kind of non-emergency treatment outside of your primary doctor's office. They are here to ensure you are not balance billed.**

**HSF: 1-888-243-3216**

**For all other Prior Auths, your physician should be calling Anthem**

**Unenrolled Members:** If you have not completed an enrollment form, you are automatically enrolled in the deductible Plan. We currently have over 200 Unenrolled members. Please make sure you have completed an enrollment Form and keep our office updated with all contact information including Local Union changes.

**1095B Forms:** Due to the Paperwork Burden Reduction Act, the trust fund is no longer required to automatically mail out the 1095B tax forms. You can now retrieve your 1095B form through the member portal by logging on to [www.dc16trustfund.org](http://www.dc16trustfund.org). You can also call the trust fund office, select Option 7 and leave a message requesting your 1095B, or you can email us at [1095request@hsba.com](mailto:1095request@hsba.com).

**Kaiser Chiropractor Benefits:** Per the SBC, Kaiser members do not get chiropractor benefits through Kaiser. However, the Indemnity Plan allows them to do so through the fund. See the Instructions on the website or call our office for more info.

## Smart Choices – Healthy Rewards



Smart Choices Annual requirements have been frozen since 2017. However, to be added to Smart Choices, you must complete a step. See Smart Choices instructions on our website for further information.



**“You can always spot a DC16 member—we leave clean lines on the wall and a solid pension for the future.”**

*Sign into the member Portals on the Pension Websites:*

<https://bayareapainterstrust.org/>

<https://norcalglazierstrust.org/>

<https://resilientfloortrust.org/>



**“Unlike your tools, your annuity doesn’t get lost, stolen, or ‘borrowed’—it just quietly grows in the background.”**

### IUPAT CONTACT?

<https://www.iupat.org/>

### John Hancock CONTACT?

<https://myplan.johnhancock.com/us/en>

## PENSION

Written By: Jennifer

- Fraud is on the rise, and retirement accounts are increasingly becoming a target for scammers. To help protect your benefits and ensure you stay informed, please keep your contact information up to date with the Trust Fund Office. Maintaining accurate records ensures you receive all important notices and communications without delay.
- Want to know if you’re vested, check your hours, or get an estimate of your monthly benefit? The Trust Fund Office can provide all the information you need to stay up to date with your retirement benefits. Contact them today to make sure you have the latest details about your account at the numbers below:

Bay Area Painters & Tapers Pension Trust Fund - (866) 894-3705

Northern California Glaziers Pension Trust Fund - (800) 222-6298

Resilient Floor Pension Trust Fund - (800) 782-0010

FAX: (925)833-7301

## ANNUITY

Written By: Travis

- Did you know that you can view your balance and other information about your annuity account online? [www.cd.bcomplete.com](http://www.cd.bcomplete.com)
- Applications to apply for annuity benefits can be found at [www.bayareapainterstrust.org](http://www.bayareapainterstrust.org). (For Bay Area Painters and Resilient Floor members). [www.norcalglazierstrust.org](http://www.norcalglazierstrust.org) (For Nor Cal Glaziers members).
- If you have any questions, need assistance with filing out an application, or prefer that an application is mailed to you please call the Trust Fund Office and a qualified analyst will be happy to speak with you!

Bay Area Painters & Tapers and Resilient Floor members:  
(866)-894-3705

Nor Cal Glaziers members:  
(800)-222-6298

## Health & Welfare Cash Bank and Self-Payment – How Does It Work?

What is Cash Bank, and how does it work?

- a. Employees must work a minimum of 130 hours per month to receive 100% employer-paid health coverage. If you work more than 130 hours, the extra employers' contributions are placed into a Cash Bank.
- b. Cash Bank funds are used to help pay for coverage in months when fewer than 130 hours are worked. The maximum Cash Bank balance allowed is equal to three months of health care contributions or six if you are under the Smart Choices Plan, which is why it is important to ensure you enroll in Smart Choices. Under smart choices and after your cash bank is maxed at six months, 20% of hours worked will contribute to your HRA card.

When are self-payments required?

- a. If you work less than 130 hours in a month, you may need to make a self-payment to maintain coverage. Any shortfall will first be paid using available Cash Bank funds (see above for information).
- b. If the Cash Bank does not fully cover the shortage, the remaining balance must be paid directly by the participant.
- c. Self-payments are only allowed if at least 1 hour is worked during the month, but total hours were below 130.
- d. Self-payments must be received on or before the 20<sup>th</sup> of the month following the month in which fewer than 130 hours were worked to maintain eligibility.

**It is important that you monitor your monthly hours worked, track your cash bank balance, and make timely self-payments when needed to avoid loss of coverage. We recommend you log onto the DC16 member portal in order to keep track of your hours in real time.**

## **BOT MEETINGS UPDATE?!**

**Board of Trustees meetings are held in the second week of February, May, August, and November. Appeals should be submitted to our office at least 2 weeks prior to the meeting.**

**If you have an appeal, please ensure it is in our office two weeks before those dates.**

**Bay Area Painters Benefit Increase:** Be on the lookout for a notice and an amendment.

**Spring Health:** Be on the lookout for a flier regarding a raffle sponsored by DC16. It is also on the front page of the website. Watch the instructions on how to sign up for additional Mental Health Benefits and be entered to WIN.

**MENTAL HEALTH CONTACTS:**

**SPRING HEALTH: 1-855-629-0554 Option 3**

**BEAT IT: 1-800-828-3939**

## **NEWS & UPDATES**

New Member Packets are made in our office and distributed to Local Unions. However, you may also request any hard-copy material from our office if you cannot find it on the website.

**ONLINE ENROLLMENT:** Be on the lookout for the Online Enrollment notice and instructions.

**VACATION PAY -** The board has voted to send vacation pay, regardless of whether the Employer is Delinquent. A second vacation pay file will be sent to OE3, mid-month, for all late Employers.

