JUNE 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
Eligibility Questions: dc16info@hsba.com
Claims Questions: dc16claimsissues@hsba.com
Employer Contributions: dc16-Contributions@hsba.com
Employer Collections: dc16collections@hsba.com

BAY AREA PAINTERS & TAPERS (Pension & Annuity)
1-866-894-3705
www.bayareapainterstrust.org
paintersinfo@hsba.com

NOR CAL GLAZIERS (Pension & IARP)
1-800-222-6298
www.norcalglazierstrust.org
glaziersinfo@hsba.com

RESILIENT FLOOR (Pension)
1-800-782-0010
www.resilientfloortrust.org
resilientinfo@hsba.com

PROFESSIONAL FINISHERS
DISTRICT COUNCIL 16

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

DC16
PRIVACY.FLOWCODE.COM
VISIT OUR WEBSITE

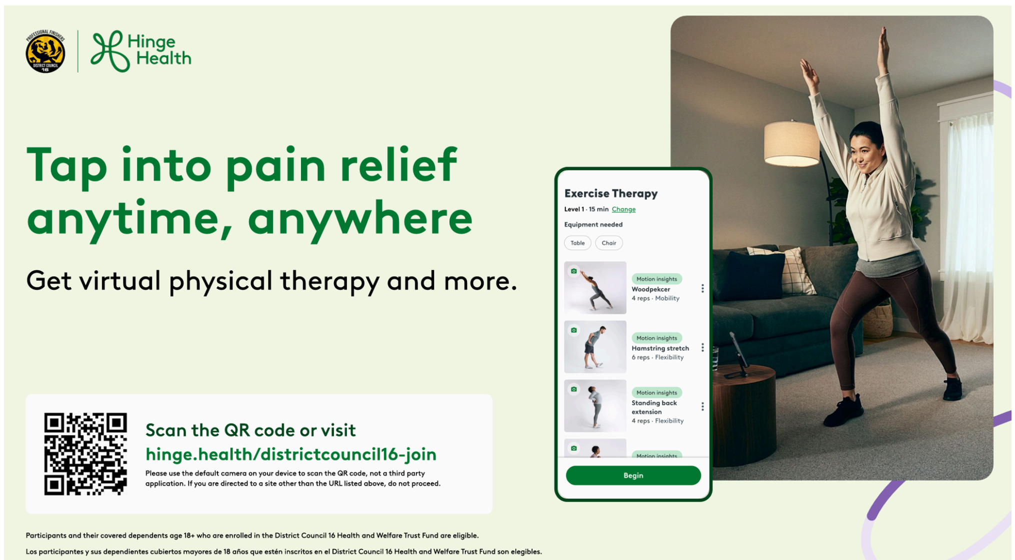
Read More on our website

• HEALTH & WELFARE NEWS

& Additional - Value Added Benefits for your family:

DC16 has hired a **Cancer Navigator** as an additional very valuable benefit for PPO members going through any type of Cancer. Expect to see information directly from Cancer Navigator in the near future. If you have any questions or need immediate assistance, please contact our office.

Hinge Health:



How to navigate Medical Pre Authorizations?:

Medical pre-authorizations		
Anthem	HSF	HS&BA (Trust Fund Office)
All Inpatient Services	All Outpatient Services	Outpatient services: Physical, occupational, & speech that have reached more than 20 visits. Durable Medical equipment and infusion or injection therapies
Member Services: 1-800-922-9902 **Preauthorization:** 1-800-274-7767	1-888-243-3216	1-800-922-9902 Dc16claimsissues@hsba.com

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.

HEALTH & WELFARE NEWS For Retirees

RETURNING TO WORK?

YOU MUST NOTIFY THE TRUST FUND OFFICE IF YOU RETURN TO COVERED EMPLOYMENT. NOTIFICATION MUST BE PROVIDED IN WRITING BY YOUR EMPLOYER ON COMPANY LETTERHEAD AND MUST INCLUDE YOUR NAME, ADDRESS, PHONE NUMBER, JOB TITLE, AND DATE OF HIRE. THE LETTER MUST BE SIGNED BY BOTH YOU AND YOUR EMPLOYER. WHEN YOUR EMPLOYMENT ENDS, YOU MUST NOTIFY THE TRUST FUND OFFICE.

IF YOU PLAN TO SUSPEND YOUR PENSION BENEFIT TO RETURN TO WORK FULL TIME, YOU WILL NEED TO SUBMIT YOUR PAYSTUB TO THE TRUST FUND OFFICE TO SHOW PROOF OF EMPLOYMENT. WHEN YOUR EMPLOYMENT ENDS, YOU MUST NOTIFY THE TRUST FUND OFFICE.

IF YOU PLAN TO WORK BEYOND THE PERMITTED HOURS LIMIT AND ELECT TO SUSPEND YOUR PENSION BENEFITS TO RETURN TO COVERED EMPLOYMENT, PLEASE BE AWARE THAT THIS MAY AFFECT YOUR RETIREE HEALTH AND WELFARE COVERAGE. YOU SHOULD CONTACT PARTICIPANT SERVICES TO DETERMINE WHETHER YOU WILL BE ELIGIBLE TO RETURN TO RETIREE COVERAGE AND TO DISCUSS ANY IMPACT THIS MAY HAVE ON YOUR HEALTH BENEFITS.

BAPT – UNDER AGE 65 You must refrain from working more than one day's pay in a calendar month. **NOTE: YOU NEED TO NOTIFY THE TRUST FUND OFFICE.**	**NCG – UNDER AGE 62** You must refrain from working one or more hours in Industry Service per month. **NOTE: YOU NEED TO NOTIFY THE TRUST FUND OFFICE.**	**RF – UNDER AGE 65** You can work under 499 hours in a calendar year at a job covered by this Plan without having your pension benefits suspended, provided that you work for an employer who is required to make contributions to this Plan. **NOTE: YOU NEED TO NOTIFY THE TRUST FUND OFFICE.**
BAPT – UNDER AGE 65(RETIRED ON AN EARLY OR SERVICE PENSION) You must refrain from working more than 12 days' pay in a calendar year. **NOTE: YOU NEED TO NOTIFY THE TRUST FUND OFFICE.**	**NCG – OVER AGE 62** You must refrain from Industry Service of less than 39 hours per month. **NOTE: YOU NEED TO NOTIFY THE TRUST FUND OFFICE.**	**RF – OVER AGE 65** You can work under 499 hours in a calendar year at a job covered by this Plan without having your pension benefits suspended, provided that you work for an employer who is required to make contributions to this Plan. **NOTE: YOU NEED TO NOTIFY THE TRUST FUND OFFICE.**

Please also note that when you return to work you lose your retiree subsidy which is now 35% as retirees currently only pay 65% of the actual cost. As an example: Your premium/0.65 - your premium = 35% subsidy owed:

Original Cost	Subsidized Cost	35% Subsidy
$3,076.92	$2,000.00	$1,076.92
$1,538.46	$1,000.00	$538.46
$769.23	$500.00	$269.23

DC 16 Smart Choices HEALTHY REWARDS

MENTAL HEALTH CONTACTS:
SPRING HEALTH: 1-855-629-0554 Option 3
BEAT IT: 1-800-828-3939

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

Health & Welfare – How Does Having Coverage Work?

It is important to monitor your monthly hours worked, track your Cash Bank balance, and make timely self-payment when necessary to avoid a loss of coverage. You can access your account through the DC16 Member Portal to view your reported hours, Cash Bank balance, and Health & Welfare eligibility information. For more information, visit www.dc16trustfund.org or contact the Trust Fund Office at (800) 922-9902.

What Should You Do If You Work Fewer Than 130 Hours?

We recommend that all members create and regularly access their DC16 Member Portal account. The portal provides important information regarding your benefits, including your Health & Welfare coverage and the hours reported by your employer.

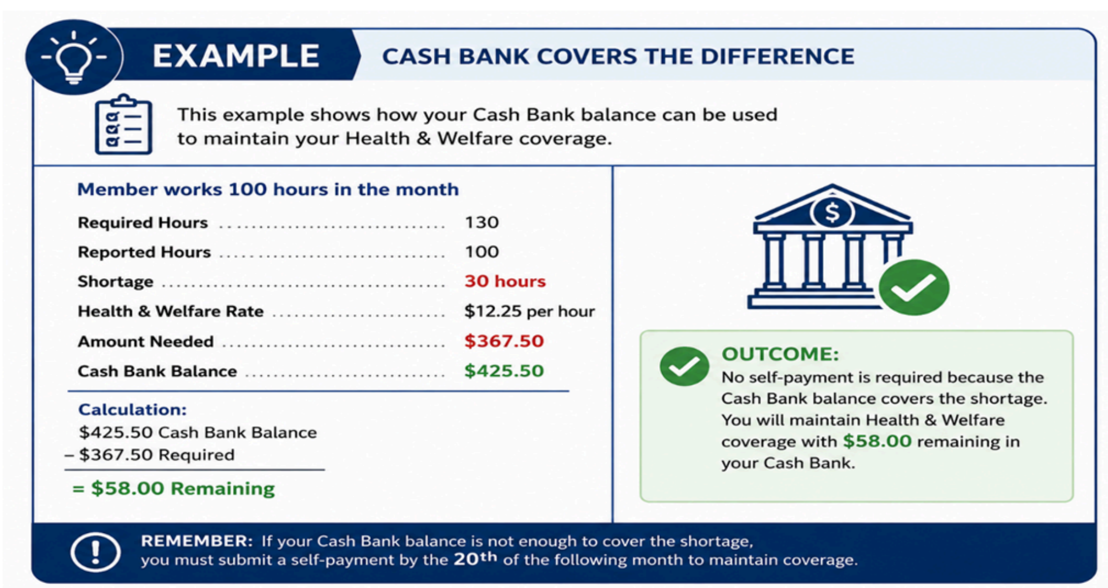
If You Work Fewer Than 130 Hours:

a. Review your Cash Bank balance to determine whether you have enough available funds to cover the difference between your reported hours and the monthly requirement.

b. If your Cash Bank balance is insufficient, you will be required to submit a self-payment to maintain your eligibility.

c. Self-payments must be received by the Trust Fund Office no later than the 20th of the month following the work month in which fewer than 130 hours were reported.

a.If you work fewer than 130 hours in June 2026 and do not have sufficient Cash Bank funds to cover the shortage, your self-payment must be received by July 20,2026 to maintain coverage.



Written By: Alejandra and Andrea

PENSION

Pension options available Per Fund:

Normal Retirement -

Age 65 and has achieved vested status.

Attained Normal Retirement age;

(1) Age 65 with 5 credited service(After July 1, 1996). OR

(2) Age 65 at the 10th anniversary/10 credited service.

Early Retirement -

Age 55 but not yet become age 65 AND

10 Years of Credited Service.

Actuarially reduced(Benefit is reduced).

Service Retirement – (Unreduced Benefit)

Younger than 65

Age 62 – 45,0000 hours

Age 55 – 54,000 hours

No min age – 60,000 hours

Bay Area Painters Participant Portal

https://bayareapainterstrust.org/

Normal Retirement -

Age 62 and has achieved vested status.

Age 65 with 5th Anniversary Participation if they worked at least 1 hour(s) after 1988 OR

No work after 7/1/1988, age 65 with 10 years of participation

Early Retirement -

Age 52 and vested

Earned at least 11/2 future service benefit accrual.

Actuarially reduced

Service Retirement – (Unreduced Benefit)

Younger than 62

Age 55 – 54,000 hours

Age 52 – 60,000 hours

Disability Retirement – Reduced after 7/1/2011(Actuarial Factor)

1½ year Future Service Benefit

Social Security Disability Award

½ during period social security benefits began and the two-proceeding plan year

NOTE Retro – Up to two years of application received date

Nor Cal Glaziers Participant Portal

https://norcalglazierstrust.org/

Normal Retirement -

Age 65 and has achieved vested status.

Attained Normal Retirement age;

(1) Age 65 with 5 credited service OR

(2) Age 65 at the 10th anniversary/10 credited service.

Early Retirement -

Age 55 but not yet become age 65 AND

10 Years of Credited Service.

Actuarially reduced(Benefit is reduced).

Service Retirement – (Unreduced Benefit)

Younger than 65

Age 62 – 45,0000 hours

Age 55 – 54,000 hours

Resilient Floor Participant Portal

https://resilientfloortrust.org/

Credited Service Per Fund:

Less than 400 Hours = 0
400 - 699 Hours = .50
700 - 999 Hours = .75
1000 or more Hours = 1.0

Less than 434 Hours = 0
Less than 1,620 Hours = 1/1,620
More than 1,620 Hours = +1/1,620
1,620 Hours = 1

Less than 500 Hours = 0
500 - 749 Hours = .50
750 - 999 = .75
1,000 Hours or more = 1.0

IUPAT CONTACT? https://www.iupat.org/

ANNUITY

John Hancock CONTACT? https://myplan.johnhancock.com/us/en

BOT MEETINGS UPDATE?!

Nor Cal Glaziers Increase: Amendment was mailed the week of 6/8:

Summary of Amendment No. 6

This amendment increases pension benefit accrual rates for certain eligible participants and is intended as a benefit improvement.
What Changes?

The amendment revises Article D, Section 2(a) of the Pension Plan regarding how future service pension benefits are calculated.
For participants who meet the eligibility requirements, the pension accrual factor is increased:

Service Period	Current Factor	New Factor
July 1, 2003 – June 30, 2005	1.3% of Qualifying Contributions	1.5%
July 1, 2005 – June 30, 2025	1.0% of Qualifying Contributions	1.5%

Who Is Eligible?
The enhanced accrual rates apply to:

1. Participants who had at least 435 hours of Covered Service during the Plan Year July 1, 2024 through June 30, 2025, or
2. Participants who were on short-term state disability or workers' compensation and later returned to Covered Service.

The increase is essentially a retrospective improvement covering contributions made between July 1, 2003 and June 30, 2025. For service after July 1, 2025, the benefit accrual rate returns to 1.0% of Qualifying Contributions.

If you qualify, your pension benefit calculation will be recomputed using a higher 1.5% accrual factor for eligible service from 2003–2025, which should result in a larger monthly pension benefit beginning with payments made on or after January 1, 2027.

The amendment was approved by the Trustees on May 13, 2026 and executed by the Plan's Secretary/Co-Chair and Chair.

NEWS & UPDATES

DC16 H&W ONLINE ENROLLMENT: Materials and Instructions are still in process

*VACATION PAY - Clarification - The board has voted to make a special mid-month vacation transfer for Employers who paid late after the 1st. Not for Delinquent Employers.

Written By: Coleen Christophersen