

December 2016

THE STEAMFITTERS' INDUSTRY SECURITY BENEFIT FUND

SUMMARY OF MATERIAL MODIFICATION

IMPORTANT BENEFIT ANNOUNCEMENT

This summary of material modification ("SMM") describes changes to the Steamfitters' Industry Security Benefit Fund and supplements the Summary Plan Description (SPD). The effective date of each of these changes is January 1, 2017. All claims filed on or after January 1, 2017 are subject to these revised rules regardless of the dates of service involved. You should read the SMM very carefully and retain this document with your copy of the SPD for future reference.

- ▶ **No weekly Security Benefit Fund check unless you provide proof from NYSDOL**
- ▶ **No Security Benefit Fund check for sick days unless you provide proof from NYSDOL**
- ▶ **No Security Benefit Fund check for vacation days unless you provide proof from NYSDOL**

PLEASE READ THIS SUMMARY MODIFICATION MATERIAL IN ITS ENTIRETY



❖ BENEFITS FOR REPLACEMENT WAGES - UNEMPLOYMENT ❖

Initial benefits for unemployment will only be considered if you file with your application a copy of the “Official Record of Benefit Payment History” (ORBPH) issued by the New York State Department of Labor (NYSDOL) indicating the week you were unemployed. The waiting week will be eligible for benefit payment as long as the ORBPH listing the waiting week is filed.

Affidavits will be not be accepted. You must be receiving NYSDOL Unemployment Insurance benefits and present the ORBPH before any Fund benefits will be issued. Vacation and/or Sick Days that are not approved by the NYSDOL for Unemployment Insurance Benefits will not be eligible for benefit payment.

Subsequent benefit payments for a continued period of unemployment will require an updated copy of the ORBPH in order to substantiate your continued unemployment. You can mail, email (SecurityBenefit@steamny.com), fax or present in-person your ORBPH to prove your continued unemployment. If you return to work and become unemployed at a later date a new application must be filed.

In direct correlation with the NYSDOL Unemployment Insurance benefits, replacement wages for unemployment will run on a Monday to Sunday benefit period.

There are two (2) limited cases where you are not eligible for NYSDOL Unemployment Insurance benefits:

1. You do not have sufficient wage credits to establish eligibility with the NYSDOL
2. You exceeded the 26 weeks of unemployment benefits allowed by the NYSDOL in any one benefit year

You can apply for replacement wages upon presentation of your proof of ineligibility from the NYSDOL along with any other documentation the Trustees may require to substantiate your claim.

To file for unemployment benefits complete the *Application For Replacement Wages - Unemployment*.

**❖ BENEFITS FOR REPLACEMENT WAGES - TEMPORARY
JOB SHUT-DOWNS, MILITARY SERVICE & INPATIENT
SUBSTANCE ABUSE REHABILITATION ❖**

In order to qualify for these benefits proof of your loss is required to be attached to your benefit application. Proof may include military pay records, documentation from Local 638 Business Agents that a job was temporarily shut-down for a health or safety reason, inpatient facility records of admission and discharge and any and all other documentation which the Trustees may need to approve your request for benefit wage replacement. Benefits under this category are subject to all withholding and FICA taxes.

To file for any of these three specific replacement wage benefits complete the *Application For Replacement Wages - Temporary Job Shut-Downs, Military Service & Inpatient Substance Abuse Rehabilitation*.

**❖ BENEFITS FOR REPLACEMENT WAGES - WORKERS
COMPENSATION, DISABILITY OR JURY DUTY ❖**

There are **NO** changes to the rules, regulations, procedures or filing requirements for these benefits. To file for these benefits use the *Application For Replacement Wages - Workers Compensation, Disability or Jury Duty*.

**❖ OFF-CAMPUS COLLEGE HOUSING ALLOWANCE ADDED
TO THE SCHOLARSHIP BENEFIT ❖**

Rent for off-campus college housing, at the graduate or undergraduate level, will now be considered for benefit reimbursement. The amount for consideration cannot exceed the on-campus room fee for the college your dependent is attending.

Proof of college attendance, lease, on-campus room fee schedule and proof of payment must be included with the application. All other rules of the Scholarship Benefit remain in place. The off-campus college housing benefit is subject to all withholding and FICA taxes.

To file for this benefit use the *Application For Scholarship Benefit*.

❖ **FRAUDULENT CLAIMS** ❖

The current suspension periods and administrative fee schedule remains in force in all cases of fraudulent claim findings, except the reimbursement of the fraud amount will not have to be repaid.

In addition, during a period of suspension the transfer of money from an account balance in the Security Benefit Fund to the Health Reimbursement Account (HRA) will be permitted should it be necessary to reimburse a HRA claim.

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Should you have any questions regarding this benefit announcement or about any aspect of your employee benefit programs please contact the Fund Office at 212.465.8888.

**THE TRUSTEES OF THE
STEAMFITTERS' INDUSTRY SECURITY BENEFIT FUND**

**Patrick Dolan, Jr. (Co-Chairman)
Robert Egan, Jr.
Christopher Kraft**

**Anthony Saporito (Co-Chairman)
Ralph Montuoro, Jr.
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