

The Fund Office Report

APRIL 2006

Steamfitters & Metal Trades

FUND OFFICE ALWAYS PROTECTING YOUR PRIVACY Confidential Health Information Is Keep Confidential.

The Fund Office, in compliance with federal privacy laws, has a very strict policy and a corresponding set of internal procedures, to protect your health care information from being improperly used. In April 2003 the privacy rule of the Health Insurance Portability and Accountability Act, known as HIPAA, became effective for our benefit programs. At that time a four page notice was mailed to all participants. In addition, since that date all new participants have been issued our HIPAA privacy rule notice as part of their "welcoming package."

Included in the HIPAA legislation was a requirement that all health plans remind their participants every three years about the availability of the notice. Therefore, if you would like to see or obtain a copy of either the Steamfitters or Metal Trades *HIPAA Notice of Privacy Practices For Personal Health Information* please contact the Fund Office Help Desk (212.465.8888, Ext. 244) or visit the web site (www.steamfitters.com). On the website, the HIPAA notice is available in the Forms section of either the Construction Trades member or Metal Trades member sections.

The Notice describes how the plans uses and discloses protected health information and it also discusses important federal rights that you have with respect to your protected health information.

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DISABILITY STATUS PROGRAM HELPS WITH YOUR HEALTH COVERAGE

The Welfare Fund has an eligibility option entitled the Disability Status Program (DSP) which can help covered participants if they are unable to work due to a medical condition. The DSP can protect you from losing coverage if your illness or injury prevents you from working. As a prerequisite to the DSP application process, you must be covered in the Welfare Fund at the time of your injury or illness.

Under the rules of the Welfare Fund, you must report any injury on or off the job which will effect your ability to work to the Fund Office as soon as possible and your completed application must be received within thirty (30) days . You will be required to undergo an independent medical examination as part of the process prior to Trustee approval. Call the Fund Office Help Desk at Ext. 244 with any questions.

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Returning To Work.....A Reminder

If a retired steamfitter participant, regardless of age, returns to work in the Industry, the Fund Office must be notified, in writing, within one week of commencing such employment regardless of which pension option you elect. Any additional years of service you may earn while on Return to Work status would be paid to you on a monthly basis at the benefit level in effect at the time you have re-retired. Payment, however, is not automatic. You must contact the Fund Office for the appropriate forms for any additional year(s) of service you have earned.

Metal Trades & Steamfitters

YOU CAN QUIT SMOKING! Empire BlueCross Offers Self-Guided Program

More than one out of every five deaths is directly related to smoking. Selected studies have shown that 40% of some group's health care costs are due to the effects of smoking. According to a 2004 study of the 45 million smokers over age 18 in the United States as many as 68% of them would like to quit.

Empire BlueCross has set up a smoking cessation program that is a 10 week, self-guided internet-based program called **Ready, Set, Stop!**® . It is available at www.empireblue.com. Ready, Set, Stop! will

- help you gauge your readiness for quitting and determine where you are in the quitting process
- help you learn the myths and facts about smoking
- prompt you to set a quit date
- educate you about nicotine addiction and the available smoking cessation medications
- explore smoking triggers

Now is the time to quit. Go to www.empireblue.com. Register or log in to Member Online Services. Click on My Health. Select Ready, Set, Stop! Who needs to keep paying their hard earned wages to the tobacco conglomerates!

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SECURITY BENEFIT FUND

Some important updates, clarifications, and reminders:

Housing Benefit – This benefit is available only to active steamfitters since the federal regulations under which this benefit is allowed does not permit it to be used as a post-retirement benefit. This benefit can be used for certain costs associated with the purchase of a residence, for the initial costs associated with a rental and for costs to prevent foreclosure or eviction as long as the residence is your primary residence and is located within 150 miles of the Fund Office location (34th Street & Eighth Avenue).

Replacement Wages, Term Life, Funeral & Scholarship Benefits – Each of these separate benefits must be applied for within one year of their occurrence. For instance, a claim for unemployment wages must be filed before a year has passed or a claim for funeral expenses must be filed within a year of the dependent's date of death.

All Benefits – Each and every application for benefits is subject to both an internal and external audit. Claims are processed on a timely basis. However, oftentimes, when a claim has been selected for an external audit or requires vendor confirmation (ex. college proof for the scholarship benefit or funeral parlor sign-off for a funeral benefit) it will take a longer period to be reimbursed. If you feel a claim has not been paid in a timely manner, contact the Help Desk @ Ext. 244 for specific information.