

# The Fund Office Report

JANUARY 2006

*Steamfitters*

## **WELFARE FUND REACHES ANOTHER MILESTONE SERVICING MEMBERS FOR 60 YEARS**

In May of 1946 Harry S Truman was President of the United States. World War II had ended some nine months beforehand in August of 1945 and the Detroit Tigers were the reigning World Champions of baseball. On May 15, 1946, by virtue of an agreement between Enterprise Association and the Heating, Piping and Air-Conditioning Contractors New York City Association, Inc. (they became the Mechanical Contractors Association of New York in 1956), the Welfare Fund was born.

The original Trustees representing the Union were John Donnelly, Peter Bradley and Joseph Monahan and representing the Employers were William W. Murray, Jr., Rowland Tompkins and Robert B. Miller.

The initial contribution rate [referenced in the Agreement and Declaration of Trust as a “payroll tax”] was 3% of the journeymen’s hourly wage rate. Inasmuch as the journeymen’s hourly wage rate was \$2.25 the Welfare Fund rate was under 7¢ per hour!! It is worth noting for historical puposes that there was a separate Welfare Fund established for the Progress Association, often referred to as the Helpers. The two Welfare Funds were eventually merged.

Unfortunately, the documents and records that would provide a listing of the exact benefits available, eligibility requirements, or retiree benefits from the Fund’s start-up are no longer available. But you can be assured that what was offered in 1946 is drastically different from that which is available today. The advancements in medical science over the past sixty years mirror the changes in the level and scope of benefits accessible to you today. Prescription drugs were very limited in 1946, but are a significant part of health care in the 21st Century. Similarly, there was limited federal government involvement in the operation of the Fund when it first began whereas today there is an entire alphabet soup of laws (ERISA, COBRA, HIPAA, to name a few) regulating it.

Much have changed over these past sixty years, but the commitment of the Trustees to providing the best benefits possible remains true. Service to the members and their families has, and always will be, the focus of the Welfare Fund. Happy 60th Birthday!!

*Steamfitters*

## **MEDICARE PART D & PRESCRIPTION DRUG COVERAGE**

The Welfare Fund will continue to provide prescription drug benefits for all covered members and their dependents regardless of your eligibility for the Medicare Part D program. The Welfare Fund’s drug benefits are better than Medicare’s. Therefore, the federal government has permitted your Welfare Fund to continue its program. Thus, DO NOT ENROLL IN A MEDICARE PART D PLAN under any circumstances. If you have any questions do not hesitate to contact the Help Desk at Ext. 244.

## Metal Trades & Steamfitters

### NEW MEDCO ID CARDS COMING SOON!

In last quarter's newsletter we stated that in late November or December, Medco Health, our prescription drug company, would be issuing new ID cards. Unfortunately, due to excessive production demands at Medco the new card issuance schedule was changed.

New ID cards will now be mailed during the month of February. These cards will have random ID numbers which will replace your Social Security Number. There is no change in our benefits, co-payments or the one refill rule. New ID cards will be distributed for both the Metal Trades and Steamfitters groups, for both active and retired participants.

## Metal Trades & Steamfitters

### EMPIRE BLUECROSS BLUESHIELD HEALTHLINE® NURSE ACCESS

#### *Speak To A Registered Nurse 24/7*

You can get answers to your health questions, whenever you may have them, by contacting Empire's free HealthLine Nurse Access. This service is available around-the-clock and allows you to speak with a registered nurse. To contact a registered nurse dial 1-877-TALK-2-RN ( 1-877-825-5276).

You can utilize this program to:

- assess symptoms – ex. you are not sure if a trip to the emergency room is necessary
- obtain information regarding a medical condition, diagnosis, procedure or prescription – ex. you are unsure about a medication's side effects or don't understand your cholesterol test result
- assist with your hospital discharge – ex. Your doctor told you that you need a wheelchair in order to be discharged and you need help getting one delivered to your home
- locate a doctor, hospital or other practitioner – ex. receive assistance in finding a doctor or specialist

Also available as part of this service is the HealthLine Recorded Topics program. You can choose from over 1100 topics in a comprehensive library of audio recordings. At the end of the recording you can request a print copy of the information. If after listening you have a question, the option is available to speak with a registered nurse. The Recorded Topics program is available at the same toll-free telephone number listed above.

In an emergency always dial 911. In addition, the HealthLine Nurse Access program is not a substitute for medical care.

### IMPORTANT CONTACT INFORMATION

Website:	<a href="http://www.steamfitters.com">www.steamfitters.com</a>
Email Address:	<a href="mailto:FundOffice@steamny.com">FundOffice@steamny.com</a>
Help Desk:	212.465.8888, Ext. 244
Assistance Program	212.563.0342 (alcohol, drug or other addictive problems)