

# The Fund Office Report

JANUARY 2007

## *Steamfitters & Metal Trades*

### COLON CANCER KILLS

Colon cancer is second leading cancer killer in the United States. Only lung cancer kills more people. Colorectal cancer strikes men and women with almost equal frequency, often with no symptoms. You or a family member could have polyps or colorectal cancer and not even know it. However, the good news is that colorectal cancer is one of most preventable cancers.

Screenings can help prevent colon cancer by finding precancerous polyps in the colon or rectum so that they can be removed before they turn into cancer. The American Cancer Society recommends that beginning at age 50, men and women should be screened.

To Learn More.....Call the Empire HealthLine Recorded Topics at 1-877-825-5276 and dial 6417, visit the American Cancer Society's website at [www.cancer.org](http://www.cancer.org) or go to the website for the Centers for Disease Control and Prevention at [www.cdc.org](http://www.cdc.org).

## Retired Steamfitters

### DO NOT ENROLL IN MEDICARE PART D PROGRAM

The Trustees of the Welfare Fund have continued to offer full coverage in the prescription drug benefit program for all Medicare eligible members for 2007. A letter was sent to all members in mid-November reminding them of this. A number of retired members have erroneously enrolled in a Part D program. This action not only causes great confusion, but can cost the member significant out-of-pocket expenses because the Welfare Fund's drug benefit program is considerably better than most Part D programs being offered in the senior care marketplace.

If you or your spouse have any questions regarding Part D please do not hesitate to contact the Fund Office Help Desk at Ext. 244. Please remember that you should always sign up for Medicare's Part A and Part B programs as soon as you are eligible.

## Metal Trades

### VISION CARE BENEFIT IMPROVED

The Trustees of the Metal Trades Branch Welfare Fund have doubled the benefit as of January 1, 2007. The new benefit amount will be \$200 per calendar year for each covered member and legal dependent.

This new benefit amount pertains to all vision related services (not covered under our PPO contract with Empire BlueCross BlueShield) and equipment with a date of service or date of purchase on or after January 1, 2007. This benefit can reimburse you for the cost of eye examinations, frames, and/or lenses including contact lenses. Prescription sunglasses are eligible for reimbursement consideration.

The Vision Care claim forms are available from the Fund Office Help Desk at Ext. 244 or on the website at [www.steamfitters.com](http://www.steamfitters.com).

## Metal Trades

### **REMINDER: PRESCRIPTION DRUG BENEFITS CO-PAYS CHANGED AS OF JANUARY 1, 2007**

The co-payments in the Metal Trades Branch Welfare Fund changed on January 1, 2007. The revised co-payments are as follows:

- generic drugs at retail pharmacies - \$5 for a 21 day supply
- brand name drugs at retail pharmacies - \$15 for a 21 day supply
- all drugs by mail order - \$30 for a 90 day supply
- Controlled Substances—\$22 for a 30 day supply (retail or mail order)

## Steamfitters

### **SECURITY BENEFIT FUND – SCHOLARSHIP BENEFIT**

The Scholarship Benefit is available for all employees spouses, children and dependents who are enrolled full time in an accredited educational institution. Covered expenses include tuition, room and board (on campus only), books, personal or laptop computers and other appropriate supplies. Reimbursement for the academic costs associated with inter-session classes for matriculating full time students are also covered.

Accredited educational institutions include universities, colleges, technical institutes, junior colleges, nursing, medical, dental and law schools. You are responsible to pay the educational or technical institution yourself and will be reimbursed from the Fund. It is necessary to submit itemized statements or receipts to substantiate the application for benefit. All information provided will be verified with the educational institution and payment could take as long as six weeks depending on the timeliness of the reply from the institution.

Federal, New York State, New York City and FICA taxes will be withheld from all benefit payments based on the information you provide on the application. This benefit will be income to you in the year issued and will be reported as such on a Form W-2 at year end.

If you file a claim for someone other than a spouse or child, the individual must be listed as your dependent with the Welfare Fund.

## Steamfitters & Metal Trades

### **WELFARE FUNDS INTRODUCE UTILIZATION MANAGEMENT PROGRAMS WITH MEDCO PRESCRIPTION DRUG COVERAGE AIMS TO PREVENT MISUSE & IMPROPER COSTS**

On January 1, 2007 both the Metal Trades Branch and Steamfitters' Industry Welfare Funds commenced using a number of utilization management programs with Medco Health Solutions (Medco). The goal of these programs is to alleviate the inappropriate (and, potentially harmful) use of prescription drugs while simultaneously assuring the proper use of benefit dollars. Member health, safety and satisfaction remain the primary objectives of the prescription drug coverage. A detailed letter was sent by Medco to all covered members [including covered retired members] earlier this month.

The program includes a coverage review process [a few selected drugs will require approval to obtain], a step therapy program [appropriateness of certain prescriptions is analyzed], a quantity duration program [the quantity and length of a some prescriptions is assessed], and a retrospective review of drug usage [conducted by letter between Medco and providers].

If you experience any problems, do not hesitate to contact either Medco [800.445.9707 or online at [www.medco.com](http://www.medco.com)] or the Fund Office Help Desk [212.465.8888, Ext. 244 or email at [FundOffice@steamny.com](mailto:FundOffice@steamny.com)].