

The Fund Office Report

JANUARY 2010

STEAMFITTERS & METAL TRADES

COMPLEX CARE PROGRAM INTRODUCED BY EMPIRE BLUE CROSS

Complex Care was recently introduced by Empire Blue Cross Blue Shield for the participants and dependents of both the Metal Trades and Steamfitters' Industry Welfare Funds.

Complex Care is a pro-active, collaborative, and patient-centric program that identifies potential high-cost health conditions and assists with the management of those conditions. The program's primary purpose is to help participants and dependents better manage complex health conditions. It is a completely voluntary and you can choose not to participate when contacted by Empire.

Examples of conditions where Complex Care may be offered to support patients include cystic fibrosis, rheumatoid arthritis, multiple sclerosis, certain cancers, traumatic brain and spinal cord injuries, strokes, severe burns and multiple trauma cases (for instance, car accidents).

This program develops a one-on-one relationship between the patient and a Dedicated Complex Care Nurse Coach to:

- help ensure that patients receive appropriate benefits available through the Welfare Fund
- provide information to help patients make better decisions about care options and care transitioning
- provide individualized education, preventative care, and self-management tips
- offer personalized attention, goal planning, and lifestyle coaching
- help patients avoid or reduce the incidence of hospital re-admission
- coordinate care between providers and other necessary services
- help locate other available resources such as community aid and assistance.

If you have any questions about this new program, please contact the Help Desk in the Fund Office at Ext. 244.

METAL TRADES

ERROR IN HEALTH AND WELFARE BENEFITS BOOKLET ISSUED WITH MARCH 2009 COVER DATE

Empire Blue Cross has informed us that there is a significant error with the category entitled Infertility Treatment on page 19 of their section (the blue colored pages) of the current benefits booklet. That section should not have been included. The Welfare Fund has never had infertility treatment benefits. Empire Blue Cross and the Fund Office apologize for the error and any misunderstanding it may have caused.

Please contact the Help Desk at Ext. 244 if you have any questions or comments regarding this matter.

STEAMFITTERS & METAL TRADES

WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA) ANNUAL NOTICE

This Notice informs you of the federal regulation that requires all health plans that cover mastectomies to also cover reconstruction of the removed breast. If you have a mastectomy and elect breast reconstruction in connection with the mastectomy, you are covered for the following:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses;
- Treatment of physical complications of the mastectomy, including lymphedemas.

If you have any questions or concerns, please contact the Customer Service phone number listed on your Empire Blue Cross identification card [800-553-9603] or contact the Help Desk at Ext. 244.

STEAMFITTERS

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.

STEAMFITTERS

PENSION FUND MONTHLY PENSION BENEFIT OPTION: "LIFETIME BENEFITS WITH 120 MONTH GUARANTEE OF PAYMENTS"

When considering retirement you have multiple forms of payment to choose from. You may elect a monthly benefit or the Single Sum option. All monthly pension benefits are payable for your lifetime with a guaranteed minimum of 120 monthly payments from the date your pension becomes effective. If you elect the Straight Life Benefit and you die prior to receiving 120 payments, your named beneficiary will receive the remainder of payments under the 120 payment guarantee. If you are married and you elect one of the Joint and Survivor options and you die before your spouse, benefit payments will continue to your spouse for the remainder of their lifetime.

As always, we strongly suggest you make an appointment for a Pension Interview with the Pension Department to discuss retirement from the Plan. To schedule an appointment or if you have any questions, please call the Pension Department at 212-465-8888, extension 284.