

The Fund Office Report

JULY 2009

STEAMFITTERS & METAL TRADES

METLIFE PREFERRED DENTIST PROGRAM (PDP) REACHES LANDMARK



MetLife recently announced that as part of the continued growth of its PDP network, it has enrolled over 120,000 dentists nationwide. The significance of this number is that MetLife now has, in its network, more than 50% of all licensed dentists in America. This should make it even easier for you to have your dental work done by a network dentist, thereby savings you significant out-of-pocket expenses.

You can find a dentist in the PDP network on-line at MetLife's Dental Center: <http://www.metlife.com/individual/dental-center>. Once on that page, follow the easy instructions. The Dental Center also has valuable information and resources to help you make more informed choices about your oral health and dental benefits. Among the topics you can get learn about are aging and oral health, children's oral health, dental sealants, diabetes, oral cancer, orthodontics (braces), periodontal (gum) disease, tooth decay and women's oral health. You can also use the MetLife toll-free telephone number (1-800-942-0854) to access a network dentist.

As always, if you have a questions about your dental coverage call the Fund Office Help Desk at Ext. 244.

METAL TRADES

SUPPLEMENTAL DISABILITY BENEFITS.....

THERE FOR YOU IF YOU GET HURT OR DISABLED

The Metal Trades Branch Welfare Fund has a long-standing program to assist you when you are unable to work due to an injury or illness. Of course, you must be covered in the Welfare Fund when you accident or injury occurs.

The Fund will pay you \$30 per day if you are unable to work. This benefit will be paid for a period of continuous disability not to exceed 26 weeks from the onset of the specific illness or injury that resulted in the claim. In order to receive this benefit, you must submit proof (generally speaking, a copy of the benefit check) that you are eligible or receiving either New York State Weekly Disability or Worker' Compensation benefits.

During the period in which you qualify for this program you and your eligible dependents will remain covered in the Welfare Fund. Claim forms and additional information are available through the Help Desk at Ext. 244.

STEAMFITTERS

AMENDMENT TO RETIREE HEALTH AND WELFARE ELIGIBILITY INSTITUTED

In order to recognize continuing service by a participant to Local 638 whose participation in the Welfare Fund terminated solely because of employment with the United Association and, thus, may not be eligible for retiree health coverage, the Trustees have added the following to the Welfare Fund's rules and regulations:

"If your participation under the Welfare Fund is terminated solely because you leave covered employment to serve in full-time employment with the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada (the "UA") or the apprenticeship and training programs it sponsors, you will be eligible for retiree coverage under this Fund if you were entitled to benefits under this Fund on the day before the date you commenced full-time employment with the United Association.

STEAMFITTERS

WORK NON-UNION, LOSE YOUR HEALTH AND WELFARE COVERAGE!!

If you work non-union as determined by the Welfare Fund Trustees, based on evidence presented to the Trustees by the Local 638 Executive Board, your eligibility (and that of all eligible dependents) will be suspended for a one year period from the Welfare Fund. This rule will apply to all active, pensioned and return-to-work participants.

METAL TRADES

ELIGIBILITY RULES CHANGED FOR SELECTED EMPLOYMENT CATEGORIES

The Trustees of the Metal Trades Branch Welfare Fund recently reduced the number of hours a participant has to work in order to maintain their monthly health and welfare coverage for specific employment categories.

For those participants employed on an out-of-area reciprocal basis, under residential agreements or for Parkchester North, South and Management or Peter Cooper Village/ Tishman Speyer you must work at least 130 per month to maintain your coverage. The previous hours requirement was 150 hours per month.

Please contact the Fund Office Help Desk at Ext. 244 with any questions or comments about this matter.

STEAMFITTERS & METAL TRADES

KEEP YOUR DEPENDENT RECORDS CURRENT

Births, deaths, marriages, divorces, adoptions.....if any of these things happen to you notify the Fund Office Help Desk at Ext. 244. You **MUST** keep all dependents records current with the Welfare Fund. Failure to comply can result in lack of coverage, a financial penalty or suspension of eligibility.