

The Fund Office Report

OCTOBER 2007

STEAMFITTERS

FUND ADMINISTRATOR TO SPEAK TO MEMBERSHIP AT OCTOBER QUARTERLY MEETING

By now, all members have received the Summary Annual Reports of the Steamfitters' Industry Trust Funds for the 2006 plan year and the Pension Fund's Annual Funding Notice.

Both of these documents will be discussed in detail at the Quarterly Meeting of the membership to be held on October 24, 2007. If you have any questions or comments prior to that meeting, please feel free to call me at the Fund Office [212.465.8888, Ext. 228].

Kevin J. Driscoll
Executive Administrator

METAL TRADES & STEAMFITTERS

SELECTED PRECERTIFICATIONS ELIMINATED UNDER EMPIRE PPO PROGRAM

Empire recently eliminated the precertification requirement for certain home-based and outpatient services. However, all services must be medically necessary. The following services are included:

- skilled home visits from participating Empire-certified home health agencies
- home hospice care up to the benefits allowable
- air ambulance services
- outpatient cardiac rehabilitation at Empire participating providers
- home infusion services by participating Empire home infusion providers related to routine drugs. However, precertification is still required with respect to certain high-cost, speciality drugs such as immune globin and intravenous infusions for conditions such as Lyme disease.

Please feel free to contact either Empire at 1-800-553-9603 or the Fund Office Help Desk at Ext. 244 if you have questions or comments regarding the precertification segment of the Medical Management Program.

STEAMFITTERS

IMPORTANT REMINDER REGARDING THE HOUSING BENEFIT

If you intend to use the Security Benefit Fund's Housing Benefit, please remember to apply for the benefit before you close on your new home or finalize a lease for a new apartment. Whether it is a purchase or rental property, it must be your primary residence and be located within 150 miles of the Fund Office. Call the Fund Office Help Desk at Ext. 244 with any questions or for an application. Applications are also available on-line at www.steamfitters.com.

METAL TRADES & STEAMFITTERS

INFORMATION ABOUT CANCER BENEFITS UNDER YOUR EMPIRE PPO COVERAGE

NEWS ON SECOND OPINIONS, HOSPITAL CARE, & RECONSTRUCTIVE SURGERY

The Welfare Fund Trustees, through their relationship with Empire, wants to make sure you receive the best possible care when you get sick. That's why we'd like to remind you about the cancer-related benefits available to you and your covered family members.

Members are entitled to get a second medical opinion.

You are covered for a second opinion office visit and associated diagnostic tests related to a cancer diagnosis or recurrence.

Members can receive hospital care.

You are covered for an inpatient hospital stay following a lymph node dissection, lumpectomy, or mastectomy for the treatment of breast cancer.

Members can get reconstructive surgery.

Empire pays for the following breast cancer-related treatments: reconstruction of the breast on which a mastectomy has been performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and treatment of physical complications resulting from a mastectomy, including lymphedema (swelling).

The manner in which services are provided is strictly between you and your physician.

Coverage is subject to all of the terms and conditions stated in your Empire Benefit Handbook, including any applicable deductible, co-payment, and coinsurance amounts.

We hope this information gives you a better understanding of some key cancer benefits. If you have questions contact the Fund Office Help Desk at Ext. 244.

STEAMFITTERS

SECURITY BENEFIT FUND'S SCHOLARSHIP BENEFIT FOR POST-HIGH SCHOOL EDUCATION OR TRAINING

This benefit is available for all participants, spouses, and dependents who are enrolled on a full or part-time basis in an accredited institution. Reimbursable expenses include tuition, on-campus room and board, books and supplies.

When you apply for this benefit, it will be necessary to submit all receipts, invoices, cancelled checks, credit card statement, etc. to substantiate the application. All information provided will be verified with the education or training institution. Thus, your reimbursement is subject to the timeliness of the response from the institution.

Federal, New York State, New York City and FICA taxes will be withheld from all benefit payments. This benefit will be income to you in the year the benefit check is issued. It will be reported to you on a Form W-2.

Applications are available from the Fund Office or on-line at www.steamfitters.com. If you need further information about this benefit call the Fund Office Help Desk at Ext. 244.