

The Fund Office Report

Important News About Your Employee Benefit Programs in the
Metal Trades Branch of Steamfitters' Local 638

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New Fund Office Reports

Inside t h i s i s s u e :

Fund Office
Report
Distribution

Member
Website
Update

Retirement
Interviews

Paystubs
Records

Dental
Implants

Medco
Prescription
Drug Plan

Keep
Records
Current

Disability
Status
Program

Steamfitting
Industry
Assistance
Program

As of July 2012 The Fund Office Report will be mailed along with your semi-annual statements. If you are not expecting a semi-annual statement, the Fund Office Report will be mailed by itself at the same time as the semi-annual statement. The Fund Office Report provides you with important news about your employee benefit programs. You may always check our website for updates to your benefits, top news and more at www.steamfitters.com.



Member Website Updates

The Fund Office would like to announce the new look to our Member Self Service website. The new website has added security as well as new features. This is just the first step to create a more user friendly and helpful website. Should you have any questions concerning the website please feel free to contact the Fund Office at (212) 465-8888, extension 231.

Thinking about Retirement?

Schedule a Pension Interview to find out:

- How much is my benefit worth?
- How long is my benefit payable for?
- Will I have medical coverage?
- Can I work after my retirement date?

These are the questions you will receive answers to during a Pension interview. The Fund Office staff has found that a face to face consultation with regard to your Pension benefit has proved to be most beneficial to the retirement process. We encourage you to make an appointment with the Pension Department. To schedule a pension interview call the Pension Department at (212) 465-8888, Option 3.

Remember to Keep All your Pay Stubs

Should a discrepancy ever arise upon reviewing posted hours you should refer to and provide your pay stubs as records of reference. There is a new Member Self Service web page now in place for our Cash/Compliance Department at www.Steamfitters.com. Please do not hesitate to contact the Cash Department (212) 465-8888, Option 5 with any questions or concerns regarding your statements, hours and work histories.

Dental Implants Added to Dental Coverage

As of July 1, 2012, Dental Implants are covered under the MetLife Preferred Dentist Program (PDP). Dental Implants are a Type C Expense covered at 100% when the service is performed by a network PDP provider and covered at 60% of the network fee schedule when the service is performed by a non-network provider. Please contact the Fund Office at (212) 465-8888, Option 4 if you have any questions about this enhanced dental benefit.



**WTC In Progress
March 2012**

The Metal Trades Branch

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Medco Introduces USPS Tracking

Medco recently announced that effective immediately all U.S. Postal Service (USPS) packages shipped from Medco can be tracked from their various mail order pharmacies to the point of delivery. This tracking will be available regardless of whether a package is destined for a mailbox, P.O. Box, or mail slot. Members have two options in order to track their orders: the online "Track & Confirm" feature of the USPS website at www.USPS.com or by calling a Medco Customer Service Representative, who can access the information on behalf of the member via a package tracking link.

This enhancement is the culmination of years of work designed to provide members with end-to-end information about the status of their orders. Prior to this enhancement, tracking for "normal" packages, i.e., those not considered temperature sensitive, was only available for a small percentage of the 1.3 million packages sent by Medco weekly.



Disability Status Program Helps with Your Health Coverage

Effective July 1, 2012 the Trustees have established a Disability Status Program (DSP) which is designed to help covered participants maintain eligibility 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. You must have a minimum of 10 Years of Credited Service in the Pension Fund at the time of injury or illness. You must be covered in the Welfare Fund for no less than 48 months of the 60 months prior to the date of 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. Your completed DSP application must be received within thirty (30) days of the injury or illness and must be accompanied by a letter from the attending physician detailing the injury or illness. Proof of disability may include copies of Disability or Workers' Compensation payments and/or an Independent Medical Examination (IME) conducted at the request of the Welfare Fund by Professional Evaluation Group (PEG).

Participation in the DSP cannot exceed 12 months and includes coverage for all dependents. Upon returning to work (or being deemed physically able to return to work), a participant would remain covered for two months (when regular eligibility rules would normally reestablish welfare coverage).

Keep Records Current

It's important to keep the Fund Office up to date regarding changes in your life. You should report a change of address, a new spouse, a birth, adoption of a child, your entrance into or discharge from military service, disability, changes to your beneficiaries or a divorce. It is essential to report a divorce, for instance, so that COBRA coverage may be made available on a timely basis. If a divorce is not reported within 60 days, COBRA coverage is not offered. In addition you are liable for the unnecessary costs the Welfare Fund incurs due to your non-notification.

Steamfitting Industry Assistance Program (SIAP)

We're Here to Help

We help members and their families dealing with Alcoholism, Drug Abuse, Misuse of Prescription Drugs and with Emotional Problems which may prevent you from functioning normally. Contact our Director of SIAP, Roger Ross at (212) 563-0342. Please be assured all calls are kept **STRICTLY CONFIDENTIAL.**