

# The Fund Office Report

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

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## Vacation Plan Payout Checks

The semiannual Vacation Plan disbursements will be processed the second week of April. For those members who have enrolled in direct deposit, otherwise known as Electronic Fund Transfer (EFT), disbursements will be processed on April 12th and the funds should be received in your bank account on file on April 13th. For those members who will be receiving a check by mail, checks should be processed and mailed from the Fund Office by Friday, April 14th. You should receive the check by Friday, April 21st, at the latest.

Please remember, you may enroll at any time to have your benefits paid by the Fund Office through direct deposit. To enroll in direct deposit, you can find the EFT Authorization Form online at [www.steamfitters.com/construction-forms.asp](http://www.steamfitters.com/construction-forms.asp) or call the Fund Office at (212) 465-8888, menu option 9. For those members who have direct deposit and have changed or closed out the account on file with the Fund Office, please contact the Fund Office at the above number immediately.



## SECURITY BENEFIT FUND - NEW & REVISED FORMS

## Replacement Wages Benefit

There are three (3) revised application forms for *Replacement Wages*. You must use the correct application form and complete the entire application to apply for your Replacement Wages:

1. Unemployment cases only. (Yellow form).
2. Temporary Job Shut-Down, Inpatient Substance Abuse Rehabilitation & Military Service. (Orange form).
3. Workers' Compensation, Disability, or Jury Duty. (Tan form).

Incomplete or improperly completed applications will be returned and will delay your benefit receipt.

If you have any questions regarding this policy, please feel free to contact the Fund Office at (212) 465-8888 and choose option 8 on the main menu.

## Unemployment - Replacement Wages Benefit

Initial benefits for unemployment will only be considered if you file, with your application, a copy of the "Official Record of Benefit Payment History" (ORBPH) issued by the New York Department of Labor (NYSDOL) indicating the week you were unemployed along with your application. *Affidavits will not be accepted.* You must be receiving NYSDOL Unemployment Insurance benefits and present the ORBPH before any Fund benefits will be issued.

All benefit payments for unemployment will require an updated copy of the ORBPH in order to substantiate your continued unemployment. If you return to work and become unemployed at a later date, a new application must be filed with the Fund.

There are three (3) limited cases where you are not eligible for NYSDOL Unemployment Insurance benefits, but you may apply for replacement wages: 1. Your waiting period. 2. You are ineligible for NYSDOL Unemployment Insurance benefits because you have insufficient wage credits under New York State law. 3. You exceeded the 26 weeks of unemployment benefits allowed by the NYSDOL in any one benefit year. You can apply for replacement wages upon presentation of your proof of ineligibility from the NYSDOL along with any other documentation the Trustees may require to substantiate your claim. You are not eligible for benefits for any time classified by the NYSDOL as "forfeit".



Notary services are available to our members at the Fund Office. Make sure to have proper identification items with you in order to take advantage of these services which are specific to Fund Office forms. Acceptable identification items are state driver's licenses and a non-drivers ID, passports, federal ID's such as military identification cards, state, county and local government ID's.

### Remember Keep Your Pay Stubs

Please review your pay stubs against your Statement of Earnings each quarter. Should a discrepancy ever arise upon reviewing posted hours on your Statement of Earnings against your pay stubs, contact the Remittance Department at (212) 465-8888, option 5. Please be prepared to provide copies of your pay stubs to the Fund Office.

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7:30 am - 4:00 pm  
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## NOTIFICATION OF DIVORCE TIMELY NOTIFICATION IS IMPERATIVE

Keeping the Fund Office up to date regarding changes in your life is important. In the event of a divorce, it is imperative for the Fund Office to remove any dependents from coverage whom we should no longer include on premium payments, in order to prevent the utilization of ineligible benefits, to offer COBRA coverage within 60 days from the date of divorce (required by law) and to avoid delaying a prospective retirement process. **Please be aware participants are financially liable for the costs the Welfare Fund incurs due to your non-notification.**

To report a divorce to the Fund Office immediately upon its completion call the Welfare Fund at (212) 465-8888, menu option 4. You will be instructed to submit a full copy of your judgment of divorce document. If your divorce document is not yet available from the court or municipal clerk, you will be required to complete a pre-printed affidavit.

In order to prevent any delays in your prospective retirement process the Pension Department requires the following divorce documentation to determine whether your former spouse is entitled to a portion of your benefits from the Pension Plan: Judgment of Divorce, Settlement Agreement or Stipulation of Settlement, Findings of Fact and Conclusion of Law. You will be required to furnish these documents when you apply for your retirement benefits. If at that time it is determined that a former spouse is entitled to a portion of your Pension benefits and we do not have the appropriate records on file, it will delay your retirement.

You should also report events such as a change of address, a new spouse, a birth, adoption of a child, your entrance or discharge from military service, disability and changes to your beneficiaries.

## Thinking about Retirement?



If you are thinking about retirement, we encourage you to make an appointment to schedule an interview with the Pension Department. If you already know when you want to retire, be sure to contact the Pension Department at least 3 months prior to your retirement date in order to receive your pension application materials. The application must be completed at least 30 days, but no more than 180 days prior to the effective date.

Also, please be aware that the Pension Fund must verify your age and your legal marital status when you apply for retirement. Make sure to have documentation for you and your spouse; if you are married. Acceptable documents for date of birth and/or marriage are birth certificates, passports, baptismal certificates, immigration or naturalization papers, marriage certificate and/or a marriage license. If you do not have any acceptable documentation, you should obtain copies of these prior to submitting your retirement application.

Please call the Fund Office at (212) 465-8888, menu option 3, for the Pension Department.



Please be advised that for your own security, the Fund Office will not provide any personal information, including hours paid or account balances, over the phone. You are encouraged to check your account balances using our online system at [www.steamfitters.com](http://www.steamfitters.com). Please contact the Fund Office at (212) 465-8888, menu option 7, if you have any questions regarding log-in information.