

The Fund Office Report

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

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2022 Tax Forms

All tax forms (i.e. W-2, 1099-R and 1099-M) will be mailed by January 31, 2023 as required by law. If you have any questions, please feel free to contact the Fund Office at (212) 465-8888, option 9.

Out-of-Pocket Maximums for 2023

The Patient Protection and Affordable Care Act requires health plans to accumulate member and dependent out-of-pocket (OOP) expenses each year. If your OOP expenses **exceed** the amounts listed below, your future co-payments for the benefit type you exceed (Medical, Prescription, etc.) will be waived for the remainder of the calendar year. Please note that only co-payments for our hospital, medical and prescription drug coverage are considered OOP expenses.

The OOP Maximums for the Welfare Fund starting January 1, 2023 are as follows:

- | | | |
|--|---------------------|------------------|
| • Empire BCBS (Medical & Hospital) | Individual: \$5,300 | Family: \$10,600 |
| • Express Scripts (Prescription Drugs) | Individual: \$3,800 | Family: \$7,600 |



Quick Tip!



Have a Toothache? Need a dentist? Where is my dental ID card?

You DO NOT HAVE a MetLife dental ID card. You need only to provide the dental office your social security number, tell them you participate in MetLife PDP Plus. Make sure the dentist participates with MetLife!! Be aware of your benefit limit to avoid any out-of-pocket cost.

If you need a list of participating dentists, visit www.metlife.com and find a dentist...it's as simple as 1, 2, 3...

If you have a dentist that you prefer who doesn't participate with MetLife, you can still use them, but you will be reimbursed at a percentage of the cost and the visit is subject to a deductible as well. You may contact MetLife at 800-942-0854.



Use Your Vision Benefits Wisely

For Our Empire MediBlue Advantage Medicare Members

Most of you already know that you can get reimbursed, up to \$300 from the Steamfitters' Industry Welfare Fund each year. You can submit your claim for routine vision exams, prescription lenses, frames and/or contacts. Submit your completed vision application, available online at www.steamfitters.com together with the itemized receipt, to the Welfare Fund.

However, did you know that the **Empire MediBlue Medicare Advantage Plan** also provides reimbursement for a routine vision exam once a year? You can find a **Blue View Vision Provider** by searching for "optometrist" on www.empireblue.com. You may also use providers as Lenscrafters, Pearl Vision and Target Vision. You may be reimbursed, through Blue Vision, for a free exam once a year, and prescription glasses, lenses, frames and contacts once every 2 years.

If you use an out-of-network provider, you can call **Empire MediBlue** at 833-848-8730 and request a claim form or you can printout a claim form available on our website, www.steamfitters.com and get reimbursed up to \$70 per calendar year for the routine exam AND you can also get reimbursed up to \$100 every 2 calendar years for the purchase of prescription glasses, lenses, frames, and contacts.

Return to Work Pensioners

Return To

WORK

If you have a minimum of 1,000 hours earned in 2022 you are eligible for an additional year of Pension credit. For an application, contact the Fund Office at (212) 465-8888, menu option 3 for the Pension department. Your application must be submitted at least 30 days prior to your benefit effective date.

Notification of Divorce

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 who should no longer be included on premium payments; to prevent the utilization of ineligible benefits; 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 responsible for the costs the Welfare Fund incurs due to your non-notification.

DON'T FORGET!



If you are going through a divorce, contact the Fund Office immediately 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.

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 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.

Demographic Information

In order to be kept up to date with all the latest news and information from the Fund Office, please ensure that all your contact information such as home phone number, cell phone number, and email address are correct. You can change and update this information anytime using the member login section of steamfitters.com.

Thinking About Retirement?

If you are thinking about retirement, you must 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, 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 contact the Fund Office at (212) 465-8888, menu option 3, for the Pension Department.

Steamfitting Industry Assistance Program (SIAP)



The Assistance Program helps members and their families dealing with alcoholism, drug abuse, misuse of prescription drugs and with emotional problems. Please contact our director, Roger Ross at (212) 563-0342.

Please be assured that all calls are kept STRICTLY CONFIDENTIAL.