The Fund Office Report

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

Volume 2, Issue 4

October 2013

Vacation Plan Payout Checks The Semiannual Vacation Plan Payout checks will be mailed

or direct deposited on October 10th. Please remember, you may enroll to have your benefits paid by the Fund Office through direct deposit or otherwise known as Electronic Fund Transfer (EFT). Over 500 Steamfitters received their payout via EFT in April. If you are already enrolled, your payout should be in your bank account on October 10th.



To enroll in direct deposit, you can find the EFT Authorization Form online at http://www.steamfitters.com/construction-forms.asp or call the Fund Office at (212) 465-8888 extension 258.

Supplemental Retirement Plan Investment Changes



The United Association S&P 500 Index Fund is ceasing operations and will no longer be available for contributions effective October 21, 2013. All existing and future contributions in this fund will automatically be transferred to the new investment option, the Columbia Large Cap Index Fund, on October 24, 2013. You should have already received correspondence with more details in a communication from New York Life Retirement Plan Services regarding this change. If you have any questions or you do not want your existing balances and future contributions to transfer to the investment option above, you may request a transfer *before* 4 p.m. ET on October 24, 2013. Please contact New York Life at (800) 294-3575 or visit their website at mylife.newyorklife.com to change elections or view your options.

Retired Participants Receiving a Disability Pension Benefit

Shortly, you will be receiving "Your New Benefit Amount" letter from the Social Security Administration (SSA). You will be required to submit a copy of this letter to provide proof of your continued receipt of Social Security disability benefits when the Pension Fund conducts its annual audit. Please send the letter you receive from SSA to the Fund Office or make sure to keep it until you receive our Annual Audit letter requesting the same. If you have any questions on this subject please call the Fund Office at (212) 465-8888, menu option 3 for the Pension department.

Return to Work Pensioners

If you have a minimum of 750 hours earned in 2013 you are eligible for an additional year of Pension credit. An additional Pension credit for 2013 becomes payable effective February 1, 2014 at the earliest. 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. As an example, if your effective date is February 1, 2014, a valid application must be received no later than January 1, 2014.

Inside this issue:

Vacation Plan Account

SRP Investment Changes

Retirees Receiving a Disability Pension Benefit

Return to Work Pensioners

Contact Information

The Women's Health and Cancer Rights Act (WHCRA)

Keep Your Pay Stubs

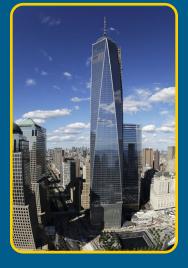
Steamfitting Industry Assistance Program

Remember to get your Flu Vaccination

The Steamfitters' **Industry Fund Office 5** Penn Plaza 21st Floor New York, NY 10001-1887 **Telephone:** (212) 465-8888 E-mail:

FundOffice@steamny.com

Website: www.steamfitters.com



WTC In Progress September 2013

Contact Information

Need a document from the Fund Office urgently? Make sure your e-mail address is on file at the Fund Office. A valid e-mail address allows the Fund Office to electronically forward documents you may need right away. Without a valid e-mail address on record we must send all correspondence to your home mailing address on file. You may update your email

The Women's Health and Cancer Rights Act (WHCRA)

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedemas. Such coverage may be subject to annual deductibles and coinsurance provisions as may be determined and are consistent with those established for other benefits under the plan or coverage.

address by logging on to your Fund Office account at www.steamfitters.com or send an e-mail to fundoffice@steamny.com. Please include your book number and home address for validation purposes. Please be advised that

documents will only be sent electronically by special request.



Keep Your Pay Stubs

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

Steamfitting Industry Assistance Program (SIAP) We're Here to Help

STEAMFITTERS' INDUSTRY Fund Office

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.

Remember to get your Flu Vaccination!

Stay flu-free with these vaccination facts:

Who should get a flu vaccination?

Anyone wanting to reduce their chance of getting the flu. This is especially true if you:

- Are age 50 years or older
- Are pregnant • Live with or tend to
- young children
- (0 23 months of age)
- Live with or tend to a "high-risk person"
- Have a chronic medical condition

Who should NOT get a flu vaccination?

Some people should not be vaccinated without first consulting a physician, including:

- People with allergies to chicken eggs
- People who have had a severe reaction to a flu vaccination in the past
- Children less than six months of age · People who developed Guillan-Barre syndrome (GBS) within six

weeks of getting an influenza vaccine · People who are mildly or severely ill should wait until their symptoms lessen before getting a flu vaccination

When should you get a flu vaccination?

Flu season can begin as early as October and last through May. October or November is the best time to get vaccinated, but even after December is not too

late. Your doctor can tell you the best time to get a flu



Please contact Empire Blue Cross Blue Shield member services number at 1-800-553-9603 with any questions regarding flu vaccinations.