

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 Payout checks will be processed on October 8th. For those of you signed up for direct deposit the money should be in your account on the 9th. If you are still receiving your check by mail, you should receive it by October 15th at the latest. Please remember, you may enroll to have your benefits paid by the Fund Office through direct deposit, otherwise known as Electronic Fund Transfer (EFT). 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 option 9.



Preventative Care Benefits *Part III - Women*

In the last Fund Office Report we presented the second of a three part series on Preventative Care Benefits. Below you'll find the third and final installment part. All three parts encompass the premise of taking care of yourself and your family by using your preventative care benefits and getting regular checkups as well as exams which may help you stay well and catch problems early. It may even save your life.

The services listed below are at no cost to you when you get these services from doctors in your plan's network. Please be aware you are responsible for the costs *if* you use a doctor outside the network. Ask your doctor what's right for you, based on your health condition and your age. Make sure to contact Empire BlueCross BlueShield at (800) 553-9603 for further details on time, quantity limitations and general coverage concerning the listed items of interest.

Women's preventative care

- Well-woman visits
- Breast cancer, including exam, mammogram, and including genetic testing for BRCA 1 and BRCA 2 *when certain criteria are met.*
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies and counseling (female) (supplies must be purchased in network for 100% coverage).*
- Contraceptive (birth control) counseling.
- FDA-approved contraceptive medical services provided by a doctor, including sterilization
- Counseling related to chemoprevention for women with a high risk of breast cancer.
- Counseling related to genetic testing for women with a family history of ovarian or breast cancer.
- HPV screening*.
- Screening and counseling for interpersonal and domestic violence.
- Pregnancy screenings: includes, but is not limited to, gestational diabetes, hepatitis, asymptomatic bacteriuria, Rh incompatibility, syphilis, iron deficiency anemia, gonorrhea, Chlamydia and HIV*.
- Pelvic exam and Pap test, including screening for cervical cancer.

* This benefit also applies to those younger than 19.



Vision Care Benefits



The Patient Protection and Affordable Care Act (PPACA) requires, in order to maintain our current benefit levels, that the Welfare Fund offer each participant the opportunity to "opt-out" of their Vision Care Benefits. If, for some reason, you want to reject your Vision Care Benefits, please contact the Fund Office for information regarding this "opt-out" selection. As a reminder, Vision Care Benefits are reimbursable in the maximum amount of \$300 per covered member or dependent each calendar year. Please see your benefit booklet for further details about this program.

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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WTC
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Retired Participants Receiving a Disability Pension

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 2014 you are eligible for an additional year of Pension credit. An additional Pension credit for 2014 becomes payable effective February 1, 2015 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, 2015, a valid application must be received no later than January 1, 2015.

Scholarship Benefit Fund

The Scholarship Benefit is available for you, your spouse, children and dependents who are enrolled full-time or part time in an accredited educational institution. An "Application for Scholarship Benefit" must be completed. The tuition bill must be included with your application. If you file a claim for a dependent not accepted as a current dependent in the Steamfitters' Industry Welfare Fund, you must complete an affidavit as part of the application process.



Covered expenses include tuition, room and board (on campus only), books, personal or laptop computers and other appropriate supplies. Reimbursement for the academic costs associated with inter-session classes for matriculating full time students are also covered.

Accredited educational institutions include universities, colleges, technical institutes, junior colleges, nursing, medical, dental and law schools. Distribution from the Fund will go directly to the member, you are responsible to pay the educational or technical institution yourself. It will be necessary to submit all receipts, invoices, canceled checks, credit card statements, etc. to substantiate the application for benefit. All information provided will be verified with the educational or training institution. Please make sure to provide a contact person and fax number in order to verify the information provided. Payment is dependent on the timeliness of the reply from the institution. Please be aware the verification process may take up to six weeks.

The Scholarship Benefit is paid through your Security Benefit Fund (SBF). If you do not have a balance in your Security Benefit Fund you may apply for a hardship through your Supplemental Retirement Plan (SRP). The SRP will pay for unpaid tuition, room and board (on-campus only), but due to IRS regulations, the SRP plan will not pay for books, supplies or laptop computers. A hardship distribution form must be completed for this type of withdrawal.

Due to regulations governing the funds, the SBF and the SRP funds are not permitted to pay existing student loans and or loan balances. Federal, New York State, New York City and FICA taxes will be withheld from all benefit payments based on the information you provide on the application. With an SRP distribution, in addition to applicable taxes withheld, an additional 10% "early withdrawal" penalty will be assessed upon filing your tax return unless you are over age 59 1/2. All distributions will be reported to you on Form 1099-R or W-2 at year end.

SBF and Hardship applications are available from the Fund Office. SBF applications are also available on-line at www.steamfitters.com. For questions or comments you may have, contact the Fund Office at (212) 465-8888, choose option 8 on the main menu.

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

The Assistance Program helps members and their families dealing with alcoholism, drug abuse, misuse of prescription drugs and with emotional problems. Contact our Director, Roger Ross, at (212) 563-0342. Please be assured all calls are kept **STRICTLY CONFIDENTIAL**.



A dedicated member of our Fund Office team, Cornelia Anton, passed away in August. She worked in your Fund Office for over 24 years in the Pension Department helping many of our members concerning their retirement. We were fortunate to have known and worked with such a kind, knowledgeable and professional individual.