

The Fund Office Report

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

Volume 5, Issue 4

October 2016

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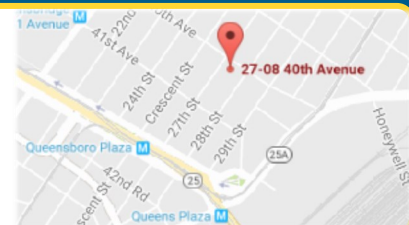
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The Fund Office has Moved

New address: 27-08 40th Avenue, 2nd Floor
Long Island City, NY 11101-3725

The same main Fund Office number: (212) 465-8888.



Vacation Plan Payout Checks

The Semiannual Vacation Plan Payout checks will be processed on October 12th. If you signed up for direct deposit the money should be in your account on October 13th. For those members who will be receiving their check by mail, you should receive them by October 21st, at the latest.



Get your Benefit Check faster by using Direct Deposit

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.

For those members who have direct deposit and have changed or closed the account on file with the Fund Office, please contact the Fund Office at the above number immediately.



Supplemental Retirement Plan (SRP)

Based upon a review of the Plan's investment options offered through John Hancock Retirement Services (RPS) changes were made to the investment lineup. On September 2, 2016 the Putnam Income Fund (PINCX) was removed. If you were invested in this fund your account balance and all future contributions were invested in Western Asset Core Plus Bond Portfolio (WACPX). Please review your 3rd quarter statement from John Hancock RPS which will detail these transactions.

If you have any questions please contact the Pension department at extension 252. You may also log on and view your Supplemental Retirement Plan account by visiting www.mylife.jhrps.com or you may call John Hancock RPS directly at (800) 294-3575.

Thinking about Retirement?

If you are thinking about retirement, be aware that the Pension Fund must verify your age and your legal marital status when you apply for retirement.

Please make sure you 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.





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 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 Cash Department at (212) 465-8888, option 5. Please be prepared to provide copies of your pay stubs to the Fund Office.

The Steamfitters'
Industry Fund Office
27-08 40th Avenue
2nd Floor
Long Island City, NY
11101-3725
Telephone:
(212) 465-8888

E-mail:
FundOffice@steamny.com

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www.steamfitters.com



Disability Status Program



The Disability Status Program (DSP) 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, have at least 10 years of service in the Pension Fund (unless you're an apprentice) and have been in coverage for at least 10 of the 40 calendar quarters immediately preceding the date on which your DSP application is received by the Fund Office.

Under the rules of the Welfare Fund, you must report any injury on or off the job which will affect 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 accident or illness. You will be required to undergo an independent medical examination as part of the process prior to Trustee approval. Call the Welfare Fund (Option 4 on the Main Menu) with any questions regarding the DSP application.

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



Return to Work Pensioners

If you have a minimum of 750 hours earned in 2016 you are eligible for an additional year of Pension credit. An additional Pension credit for 2016 becomes payable effective February 1, 2017 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, 2017, a valid application must be received no later than January 1, 2017. Benefits are not paid automatically, you must apply.

Medical Management



Inpatient Precertification Process

As a reminder, participants and their families covered under the Empire EPO no longer need to receive an inpatient precertification for services provided by an in-network provider. This procedure is valid across the country.

If a participant or dependent uses an out-of-network provider for hospital, medical, diagnostic, rehabilitative or any other care that is not deemed Emergency Care, your claim will be denied.

If you choose to use an out-of-network provider for part of your care, you remain required to pre-certify any in-network service associated with that care. For instance: you voluntarily use an out-of-network surgeon that requires a stay in a network hospital. You must pre-certify the hospital stay or be subject to the 50% (up to \$2,500) penalty for not pre-certifying.

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. Contact our Director, Roger Ross, at (212) 563-0342. Please be assured all calls are kept **STRICTLY CONFIDENTIAL**.