

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 first week of October. For those members who have enrolled in direct deposit, otherwise known as Electronic Fund Transfer (EFT), disbursements will be processed on Wednesday, October 5th and the funds should be received in your bank account on file on Thursday, October 6th. For those members who will be receiving a check by mail, checks should be processed and mailed from the Fund Office by Friday, October 7th.

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 in the Forms section or call the Fund Office at (212) 465-8888, option 9 to be mailed a copy of the form. To enroll in direct deposit directly on the member self-service link, go to www.steamfitters.com and select Construction Trades Benefits and click on "Member Login".

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

Medicare's Annual Open Enrollment Period and Your Lifetime Coverage through MediBlue

Every year from October 15th through December 7th, Medicare has an open enrollment period for Medicare Advantage Programs. Throughout this open enrollment period, you will see many commercials advertising Medicare Advantage plans (Joe Namath, AARP, etc.)

While you have a choice of programs, the Steamfitters' Industry Welfare Fund has provided it's own contracted Advantage Plan through Empire Blue Cross Blue Shield, known as MediBlue Freedom PPO Plan. As a retiree, you and your qualifying dependents were enrolled in this plan automatically, if you met all the requirements for **Lifetime Coverage**.

Should you choose to enroll in a different plan, you will be disenrolled, **permanently**, from our MediBlue Freedom PPO Plan and thus **lose** your lifetime medical coverage with the Steamfitters' Industry Welfare Fund.



QUICK TIP!

ACTIVE & NON-MEDICARE RETIREES



Need a prescription?

Can't find your EXPRESS SCRIPTS identification card?

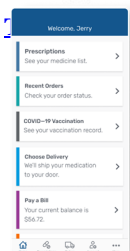
Simply use your smartphone camera to scan the QR-Code to the right and choose the iPhone or Android link to download the

EXPRESS SCRIPTS APP

All you have to do is register yourself using your email, name, date of birth, zip code and the last 4 digits of your Social Security Number. Upon registration, your Express Scripts identification card will appear digitally on your smartphone and is ready to be used at your convenience. For quick and easy access, store this card in your digital wallet!



EXPRESS SCRIPTS®



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 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 responsible 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.

65 YEARS AND OVER



Attn: Retirees and those about to Retire!

For a member who has attained the age of 65 to receive "Lifetime Health Coverage", you and your spouse **must** apply for and show proof of **Medicare Part A and Part B enrollment**, if you are not enrolled by your 65th birthday, you may be in danger of losing this coverage permanently.

Additionally, if you or your spouse, are currently or will be receiving an SSA disability award, you **must** notify the Fund Office immediately!

Return to Work Pensioners



If you have a minimum of 1,000 hours earned in 2022 you are eligible for an additional year of Pension credit. An additional Pension credit for 2022 becomes payable effective February 1, 2023 at the earliest. **Please be aware, benefits are not paid automatically, you must apply.** 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, 2023 a valid application must be received no later than January 1, 2023.

ACTIVE PARTICIPANTS Disability Status Program

The Disability Status Program (DSP) is designed to help covered active participants maintain eligibility for up to three years maximum if you become unable to work due to a medical condition or injury. 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 ten years of service in the Pension Fund (unless you're an apprentice), earned at least one year of credit within the three years prior to your disability event, and have been covered for at least ten of the 40 calendar quarters immediately preceding the date 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. If you have any questions about the DSP please call the Welfare Department at (212) 465-8888, menu option 4.

