

# The Fund Office Report

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

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](mailto:FundOffice@steamny.com) Website: [www.steamfitters.com](http://www.steamfitters.com)

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### 2019 Tax Forms

The 1099-R's will be mailed by January 31, 2020 as required by law. If you have any questions, please feel free to contact the Fund Office at (212) 465-8888, extension 234.

### 'Sydney' - Empire's New Mobile App!



On September 1, 2019, Empire BlueCross BlueShield launched their new mobile app, 'Sydney'. Available on the App Store, Sydney provides a quick and easy way to manage your benefits right at your fingertips. This app is designed to act like a personal health guide by providing you with the appropriate resources, programs and doctors, based on your specific needs. In addition, it works to help you stay healthy and save money, in an effort to improve your overall well-being. Here are some more of the unique features that Sydney has to offer:

- Health Dashboard
- Find care & check costs
- Manage benefits
- Chat via Chatbot
- Check all benefits
- Review claims

### 2020 Out-of-Pocket Maximums

The Patient Protection and Affordable Care Act requires that health plans must accumulate member and dependent out-of-pocket (OOP) expenses each year. If your OOP expenses exceed the individual or family limit listed below, your future co-payments for the benefit type you exceed will be waived for the balance of that calendar year. Please note that only co-payments for our hospital, medical and prescription drug coverage are considered OOP expenses for the purpose of our OOP maximums.

The annual OOP maximums for the Welfare Fund starting January 1, 2020 are as follows:

- Empire BlueCross (hospital and medical) Individual: \$4,700 Family: \$9,400
- Express Scripts (prescription drugs) Individual: \$3,450 Family: \$6,900

### 2020 National Formulary Update

The Express Scripts National Formulary has a few minor additions to its list of excluded drugs or supplies effective January 1, 2020. The very few number of participants or dependents that were effected were notified in November and a choice of replacement products were provided to them and their physicians.

For the 2020 National Preferred Formulary Exclusions please go to [https://www.express-scripts.com/art/open\\_enrollment/DrugListExclusionsAndAlternatives.pdf](https://www.express-scripts.com/art/open_enrollment/DrugListExclusionsAndAlternatives.pdf)



EXPRESS SCRIPTS®

### 2020 Custom Clinical Exclusions

As of January 1, 2020 the brand name drugs listed below will no longer be covered. Each of their six (6) drugs have therapeutic and/or "over-the-counter" (OTC) alternatives. Your physician or healthcare provider can guide you regarding these exclusions.

<u>Drug Excluded:</u>	<u>Therapeutic Alternative:</u>	<u>OTC:</u>
Arestin	minocycline 2% gel	-
Solodyn	minocycline ER	✓
Duexis	ibuprofen & famotidine	✓
Vimovo	naproxen & esomeprazole	✓
Glumetza	metformin ER	-
Rayos	prednisone	-



## Pharmacy Vaccination Program

Today it is easier than ever to stay healthy. Many diseases are preventable through the use of vaccinations. To help you and your family members stay healthy, you can receive vaccines which are conveniently administered at your local retail pharmacy with **no copay** through the Welfare Fund's prescription drug benefit with Express Scripts. Vaccines administered at your retail pharmacy typically do not require an appointment and are the same effective medications as your physician's office. These vaccines include: Anthrax, Flu (influenza), Childhood vaccines (Chicken Pox, Measles, Mumps, Rotavirus and Rubella), Cholera, Hepatitis, Human Papillomavirus (HPV), Meningitis, Pneumonia, Polio, Shingles/zoster, Tuberculosis, Tetanus/Diphtheria/Pertussis, and Travel vaccines (rabies, typhoid, yellow fever, etc.).

**Before You Visit the Pharmacy...** Make sure the pharmacy you use is part of your Express Scripts participating pharmacy network. If you're not sure, use the *Locate a Pharmacy* feature (at [express-scripts.com](http://express-scripts.com) under *Prescriptions*) to find out. Be sure to call the pharmacy to verify their current vaccination schedule, vaccine availability, and any age restrictions or prescription requirements.

**When You Get to the Pharmacy...** Be sure to present your prescription member ID card at the time of service. Be sure to **get your vaccine from the pharmacist at the pharmacy**, not from the clinic as some of the pharmacies may have an on-site clinic that offers vaccines. Call the Welfare Fund at (212) 465-8888 option 4 if you have any questions regarding the program.

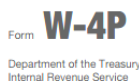
## Expansion of Hospice Benefits Certification Period and Addition of Applied Behavioral Analysis Treatment for Autism



As of January 1, 2020, the Hospice Benefits certification period will be expanded to twelve (12) months. In addition, you may access hospice care while participating in a clinical trial or continuing disease modifying therapy that is treating the underlying terminal illness. The in-network hospice care benefit is 210 days.

Applied Behavioral Analysis Treatment for Autism, an outpatient program will commence on January 1, 2020. Although there are no benefit limits, the program is subject to precertification, clinical review and utilization management.

Contact Empire BlueCross at 1-800-553-9603 with any questions regarding either the expanded hospice care or the new treatment for autism.



## Pension Tax Withholding

Upon retirement, you were given the option to have federal income tax withheld from your benefit payments. Withholding is one way for you to pay a portion of your income tax. Whether you are required to pay federal income tax on your benefit payments depends on your personal situation. Please be aware, as a consequence of not having enough tax or no tax withheld from your benefits, you may be required to pay estimated taxes during the year or a tax penalty at the end of the year. Your decision on withholding is an important one and you may wish to discuss it with a qualified tax advisor.

You may change your tax election at any time. The change to your tax elections would be placed into effect on the first of the month following receipt of your completed W-4P form.

**\*Important - New York State income tax can now be withheld from your monthly pension benefit.**

The IRS has created a page on [IRS.gov](http://IRS.gov) with information regarding Form W-4P and its instructions, at [www.irs.gov/w4-p](http://www.irs.gov/w4-p).

For New York State Income Tax Withholding, you may download the form and its instructions, at [https://www.tax.ny.gov/pdf/current\\_forms/it/it2104p\\_fill\\_in.pdf](https://www.tax.ny.gov/pdf/current_forms/it/it2104p_fill_in.pdf).

You may also contact the Fund Office to obtain these forms, at (212) 465-8888, choose menu option 3 for the Pension Department.

Please return your completed form W4-P and/or IT-2104P with your original signature to the Pension department at the Fund Office.