

The Fund Office Report

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

Volume 2, Issue 2

July 2013

Inside this issue:

Service Fitters'
Contract
Ratified

New Forms

Express
Scripts
Mobile App

Disability
Status
Program

Rx Co-Pay
Change for
Generic
Contraceptive
Drugs

Retirement
Interviews

Retirees
Disability
Pension
Benefits

Keep Records
Current

Service Fitters' Contract Ratified

The Agreement reached between the Service Contractors Division of the Mechanical Contractors Association of New York, Inc. and Steamfitters Local Union 638 Metal Trades Branch was ratified by the union membership at the vote held on June 20, 2013. The membership supported the Agreement with 154 votes in favor and 27 votes against ratification. The details of the Agreement are as follows: Four year agreement effective July 1, 2013 - June 30, 2017; \$1.00 increase for the first sixth month period and \$6.00 in total over four years; new employees (first 6 months of employment) receive a \$2.00 increase to base pay and on-call time increased to \$100 per week.

New Forms



Visit the Steamfitters' Industry Fund Office website at www.steamfitters.com to view new forms. Along with other updates, our forms have been updated with QR codes so that members will be able to scan with their smart phone and be directed to our website.

One new form of particular interest is the Direct Deposit form. If you haven't already taken advantage of enrolling in Direct Deposit, you may want to take this opportunity to print, complete and mail an authorization agreement form to the Fund Office. Not only will you receive all your benefit distributions quicker, but you'll also help to lower the expense of printing, mailing checks and paper costs. In order to print an Authorization Agreement go to Forms and under General Forms and Documents you will find the Authorization Agreement listed as New EFT Authorization Form or call the Fund Office at (212) 465-8888 extension 258.

Try Out the Express Scripts® Mobile App Today

The Express Scripts mobile app helps you stay on track with taking your medications as prescribed and more. The app is available to anyone with an Android®, BlackBerry® or iPhone™ smartphone. Go to your smart phone's app store or to Google Play, the iTunes App Store, or BlackBerry App World and search for "Express Scripts" (*not Express Rx*) and download it for *free* today. After downloading the app, log in with your Express-Scripts.com user ID and password to open (if you haven't yet registered on Express-Scripts.com, please go to the site to get your Express Scripts user ID and password.)

The app's features provide you assistance with prescription refills and renewals, safety alerts, reminders, and potential savings. The app also offers a feature to use your phone to display a virtual card that you can show at the pharmacy.

You may also visit www.Express-Scripts.com and view information regarding Express Scripts Mobile app on the right of the web page under Go Mobile and selecting the tab Learn more. Should you have questions contact Express Scripts web support at their member services toll free number (877) 766-2593.



Remember Keep Your Pay Stubs

Please review your pay stubs against your Statement of Earnings. 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.

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c/o The Steamfitters'
Industry Fund Office

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Telephone:

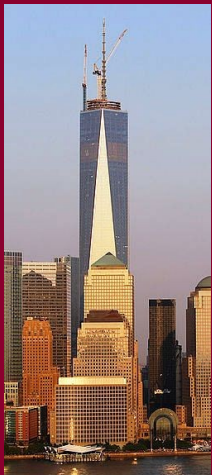
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WTC In Progress
June 1, 2013

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. You must have a minimum of 10 Years of Credited Service in the Pension Fund at the time of injury or illness. You must be covered in the Welfare Fund for no less than 48 months of the 60 months prior to the date of injury or illness.

Under the rules of the Welfare Fund, you must report any injury on or off the job which will effect your ability to work to the Fund Office as soon as possible. Your completed DSP application must be received within 30 days of the injury or illness and must be accompanied by a letter from the attending physician detailing the injury or illness. Proof of disability may include copies of Disability or Workers' Compensation payments and/or an Independent Medical Examination (IME) conducted at the request of the Welfare Fund by the Professional Evaluation Group (PEG).

Participation in the DSP cannot exceed 12 months and includes coverage for all dependents. Upon returning to work (or being deemed physically able to return to work), a participant would remain covered for two months (when regular eligibility rules would normally reestablish welfare coverage).

Prescription Drug Co-Pay Plan



EXPRESS SCRIPTS®

Generic Contraceptive Drugs

The new health care law, the Patient Protection and Affordable Care Act, requires certain preventative health services and screenings for women to be covered in our Welfare Fund without cost sharing. As part of this program, generic contraceptive drugs have a zero co-pay under our coverage with Express Scripts for all female members and dependents up to age 50. Please contact the Welfare Fund (Option 4 on the Main Menu) with any questions.



Thinking about Retirement?

The Fund Office staff has found that a face to face consultation with regard to your pension benefit has proven to be most

beneficial to the retirement process. We encourage you to make an appointment with the Pension Department to find out about the process. Schedule a Pension Interview to find out answers to the following questions:

- How much is my benefit worth?
- Will I have medical coverage?
- How long is my benefit payable for?
- Can I work after my retirement date?

To schedule a pension interview call the Pension Department at (212) 465-8888, Option 3.

Retirees Disability Pension Benefits

Shortly, you will be receiving the Pension Fund's Annual Pension Audit. You will be required to submit proof of your continued receipt of Social Security (SS) disability benefits to satisfy the audit requirement. You must submit a copy of your most recent SS Disability check or a copy of "Your New Benefit Amount" notice you receive from the SS Administration. If your check is electronically transferred into your bank; submit your most recent bank statement provided it states the transfer is in your name.

Keep Records Current

It's important to keep the Fund Office up to date regarding changes in your life. You should report a change of address, a new spouse, a birth, adoption of a child, your entrance into or discharge from military service, disability, changes to your beneficiaries or a divorce.

It is essential to report a divorce, for instance, so that COBRA coverage may be made available on a timely basis. In addition you are liable for the unnecessary costs the Welfare Fund incurs due to your non-notification.

In an effort to **go green**, in the near future you will be able to receive all of your letters, SPD's, quarterly statements via e-mail notification. A mailing with a Notice of Electronic Consent Form will be mailed over the summer. Please ensure that your e-mail address and cell phone number are current on your member account on steamfitters.com.