

The Fund Office Report

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Vacation Plan Payout Checks



The semiannual Vacation Plan disbursements will be processed the second week of April. For the vast majority of members enrolled in direct deposit (EFT), payments will be processed on **Wednesday, April 8th**, with funds expected to be deposited into bank accounts on **Thursday, April 9th**. Members who receive payment by check will have checks processed and mailed from the Fund Office by **Friday, April 10th**, and should receive them no later than **Friday, April 17th**.

Members who are not yet enrolled in direct deposit may do so at any time to receive future payments more quickly and securely. The EFT Authorization form is available at www.steamfitters.com under the *Forms* section, or by calling the Fund Office at (212) 465-8888, **option 9**. Direct deposit enrollment is also available through the Member Self-Service portal on the website. Members currently enrolled in direct deposit who have recently changed or closed their bank account should contact the Fund Office immediately to avoid delays.

Compare your Pay Stubs to your Quarterly Statements

You will be receiving your statement for the first quarter of 2026 shortly. The Fund Office sends you a statement every quarter. This statement details all transactions made on your account during a 3 month period. On page 2 of this statement is the "Work History" section. This section details all hours the Fund Office received on your behalf during the first 3 months of this year. It includes your employer name, work period, paid hours and cash fund contributions. Please compare your pay data from your employer to the details in the Work History section to ensure the hours match. If there is a discrepancy please call the Fund Office. The best way to make sure you are not short contributions is to check sooner rather than later. Missing benefits can cause loss of medical coverage, loss of pension credits and shortages in contributions to your Security Benefit, HRA, Vacation and 401A.



Vision Care & Hearing Aid Benefits



Vision Care Benefits

The Steamfitters' Industry Welfare Fund provides vision care benefits for eligible members and their covered dependents to help offset the cost of routine eye care. The vision benefit reimburses expenses for eye examinations, prescription frames and lenses, and contact lenses. The maximum vision benefit is **\$300 per person per calendar year**, and members must be covered by the Welfare Fund on the date of service or purchase for expenses to be eligible. The applicable date is the date of service or purchase, not the date the claim is submitted. Any remaining balance after reimbursement may be submitted to the Health Reimbursement Account (HRA).

Hearing Aid Benefits

The Welfare Fund also offers hearing aid benefits to assist members and eligible dependents with the cost of hearing aids. This benefit provides reimbursement of up to **\$2,000 per person per calendar year** toward the purchase of a hearing aid. The member must be covered under the Welfare Fund on the hearing aid purchase date, which determines benefit eligibility and benefit year usage. A letter of medical necessity from a healthcare professional is required for all hearing aid claims. Please note that this benefit applies only to the purchase of hearing aids and does not cover repairs, replacement parts, or batteries. Any remaining balance after reimbursement may be submitted to the Health Reimbursement Account (HRA).

For an Application for Vision and Hearing Aid Benefits, please [click here](#).

ACTIVE PARTICIPANTS

Disability Status Program



The Disability Status Program (DSP) is designed to help active participants covered under the Welfare Fund 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 tree years prior to your disability event, and have been covered for at least 10 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.



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 who should no longer be included on premium payments; to prevent utilization of ineligible benefits; 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 costs the Welfare Fund incurs due to your non-notification.**

If you are going through a divorce, contact the Fund Office immediately at (212) 465-8888, menu option 4. You will be instructed to submit a full copy of your judgement 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.

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: Judgement 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 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.

ACTIVE & NON-MEDICARE RETIREES



EXPRESS SCRIPTS®

has now become



You may have received correspondence and/or new prescription identification cards from Express Scripts with their new logo **Evernorth**. Please be assured that it is the same quality prescription care that you have always received from Express Scripts, only the logo has changed.

Becoming Medicare Eligible

Please Note: If you and/or your dependents have Retiree Health Coverage through the Welfare Fund or are transitioning from Active coverage to Retiree coverage, you **MUST** enroll in Medicare Part A and Part B as soon as you are eligible to do so. This could be due to age 65 or being approved for Social Security Disability earlier than age 65. It is your responsibility to contact the Welfare Fund.

