The Fund Office Report

APRIL 2009

STEAMFITTERS & METAL TRADES

FUND ADMINISTRATOR TO ADDRESS PARTICIPANTS AT APRIL UNION QUARTERLY MEETINGS

There has been tremendous activity in the American economy over the past few months. In response to that activity, President Obama and Congress has passed a number of economic stimulus laws. Many of these laws have a direct effect on your employee benefit programs.

Fund Administrator Kevin J. Driscoll will discuss the effect of the economy and these laws on your benefits at the upcoming union quarterly meetings. Mr. Driscoll will be at the April 22nd Construction Trades meeting and the one scheduled for the Metal Trades' members on April 29th. As always, he will also answer questions posed by the membership. Please take advantage of this opportunity to hear firsthand the Administrator's comments and his answers to your inquiries.

STEAMFITTERS



USERRA COVERAGE FOR DEPENDENTS OF MILITARY MEMBERS GREATLY IMPROVED

At the most recent meeting of the Welfare Fund Trustees, a unanimous vote was recorded to extend coverage for the dependents of members who are drafted, activated from reserve status or enlist

into the uniformed services of the United States. USERRA, a federal law, is an acronym for the Uniformed Services Employment and Reemployment Rights Act of 1994. Uniformed services include the Army, Navy, Marine Corps, Air Force, Coast Guard, Public Health Service commissioned corps, the Army National Guard and the Air National Guard.

Previously, dependents of covered military members would lose their eligibility whenever the member did under the 750 Hour Rule. However, effective immediately, a qualified participant's dependents will maintain coverage throughout the participant's service as long as the participant was covered the day before his/her service commenced.

There are a number of important qualifications and requirements associated with a participant's involvement in the Welfare Fund, as well as the Pension Fund and Supplemental Retirement 401K Fund, based on military involvement.

Therefore, it is imperative that you contact the Fund Office Help Desk for information and instructions as soon as possible when military service is forthcoming. The Fund Office Help Desk is available at Ext. 244 and will guide you through the process.

METAL TRADES & STEAMFITTERS

WE NEED YOUR

It is extremely important that you make every effort to complete the Union's request to collect current e-mail addresses. In the future, important benefit information and plan documents will be delivered to you via electronic means. This ability will help the funds communicate vital information to all plan participants in both a prompt and cost efficient manner. Your cooperation is appreciated.

E-MAIL ADDRESSES!!

STEAMFITTERS

AMENDMENT TO BENEFIT FORMULA IMPLEMENTED BY PENSION FUND TRUSTEES

In order to recognize continuing service by a participant to Local 638 whose participation in the Pension Fund is terminated solely because of employment with the United Association, the Trustees amended the Plan.

The following language was added to Subsection (b) of a Article 3, Section 3.7:

"....or provided that, such three (3) year period proceeding the benefit increase shall not include any period during which the participant was unable to participate in the Plan solely as a result of full time employment with the United Association of Journeymen and Apprentices (the "UA"), and the participant shows proof of such fulltime employment during the period the participant was engaged in said fulltime employment to the satisfaction of the Trustees. The Exemption for fulltime employment with the UA shall only apply during said time period and only during such time that the participant is still eligible for benefits under the Plan by virtue of employment (non-retired)."

METAL TRADES & STEAMFITTERS

EMPIRE BLUECROSS BLUESHIELD WELLNESS PROGRAMS OFFER MEMBER DISCOUNTS

360° Health - Empire's Health Services Program includes a Healthy Discount section where participants can take advantage of a number of wellness programs. Go to the "Members" section of www.empireblue.com, look under 360° Health. You can get access to discounts, services and products such as:

<u>Wellness Products</u> - Members receive substantial discounts on thousands of quality health and wellness products: vitamins, herbal supplements, homeopathic remedies, sports nutrition products, health-related books and videos and more. You may purchase products by visiting <u>www.drugstore.com</u> or by calling 1-800-378-4786.

<u>Fitness Club Membership</u> - Save on membership fees and receive a free one-week membership with any of the thousands of facilities in the GlobalFit® Fitness Club Network. You can even get discounts on home fitness equipment. To find a club near you and printout savings certificates, visit <u>www.globalfit.com</u> or call 1-800-294-1500.

Weight Loss Programs - Four(4) different Weight Loss programs are available, all with reduced rates for Empire subscribers. Go to www.empireblue.com and click on the 360° Health option and then click on the Special Offers option. Programs available include Weight Watchers, Jenny Craig, Lindora and LivingLean.