

THE FUND OFFICE REPORT

WWW.STEAMFITTERS.COM

212.465.8888

JANUARY 2012

STEAMFITTERS

DENTAL IMPLANTS ADDED TO DENTAL COVERAGE

As of January 1, 2012, Dental Implants are covered under the MetLife Preferred Dentist Program. Dental Implants are a Type C Expense covered at 100% when the service is performed by a network PDP provider and covered at 60% of the network fee schedule when the service is performed by a non-network provider.

Please contact the Fund Office at 212.465.8888, Option 4 if you have any questions about this enhanced dental benefit.

STEAMFITTERS & METAL TRADES

NEW EMPIRE BLUECROSS BLUESHIELD EPO ID CARDS ISSUED AS OF JANUARY 1, 2012 FOR HOSPITAL and MEDICAL BENEFITS

Active steamfitters and their dependents, retired steamfitters under age 65 (unless covered by Medicare) and their dependents under age 65 (unless covered by Medicare), and all Metal Trades members and dependents should have received their new Empire EPO ID cards. If you have not received new ID cards please contact the Fund Office [212.465.8888] using Option 4 when you call.

Please remember that the network co-pay for office visits remains at \$30 as does the Emergency Room co-pay of \$100. However, there are NO out-of-network benefits at all under the EPO program.

If you have any questions about the EPO benefits or would like to locate a network provider please call the Empire Member Services Hot-Line at 1-800-553-9603.

RETIRED MEDICARE-ELIGIBLE STEAMFITTERS

EMPIRE MEDIBLUE FREEDOM PPO PLAN MEDICARE ADVANTAGE PLAN WITH DRUG COVERAGE

All retired Medicare-eligible steamfitters and their Medicare-eligible dependents were enrolled in the Empire MediBlue Freedom PPO Plan as of January 1, 2012. In late December, ID cards, a 220 page benefits booklet, and personalized Provider and Pharmacy Directories were mailed out.

If you have questions about your MediBlue coverage contact the Customer Service Hot-Line at 1-866-222-0444. TTY/TDD users can utilize 1-800-241-6894 for inquiries or information.

METAL TRADES & STEAMFITTERS

NEW TRUSTEES APPOINTED TO BENEFIT FUNDS

The following is a list of Trustees appointed since the last announcement of appointments in the April 2011 edition of *The Fund Office Report*:

Steamfitters' Vacation Plan:	Vincent Egan (May 2011)
Metal Trades Welfare Fund:	Anthony Saporito (June 2011) Daniel Mulligan (June 2011)
Metal Trades Pension Fund:	Anthony Saporito (June 2011) Daniel Mulligan (June 2011)
Metal Trades Education Fund:	Anthony Saporito (June 2011) Daniel Mulligan (June 2011)

STEAMFITTERS

SECURITY BENEFIT FUND'S HOUSING BENEFIT IMPROVED

The Trustees of the Steamfitters' Industry Security Benefit Fund recently approved allowing pensioners in a "return-to-work" status access to their Security Benefit Fund for costs to prevent foreclosure or eviction from their primary residence (which must be located within 150 miles of the Fund Office). You must be employed at the time and date of your application. This benefit improvement goes into effect immediately.

If you are at least three months behind on your mortgage or rent, you can proceed with your application to the Security Benefit Fund.

For a mortgage delinquency, you will need to complete and send in the "Application for Acquisition or Retention of a Residence or Rental Unit", a monthly bank or mortgage statement documenting the arrears period and amount and proof of residence. In the case of rent arrears, please send the Application for Acquisition or Retention form, a letter from your landlord's attorney and proof of residence. Additional information or documentation may be required by the Trustees and you will be notified if such is required.

It is important to bear in mind that you are allowed a maximum of two withdrawals for this benefit from the Security Benefit Fund in a calendar year.

Please note that pensioned participants not in a "return-to-work" status remain unable to withdraw for costs or fees associated with a foreclosure or eviction due to federal tax laws regarding post-retirement housing benefits.

Please do not hesitate to contact the Security Benefit Fund using Option 4 with any questions regarding this benefit improvement.