

THE FUND OFFICE REPORT

WWW.STEAMFITTERS.COM

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STEAMFITTERS & METAL TRADES

TIMELY NOTIFICATION OF DIVORCES IMPERITIVE

It is mandatory that you report a divorce to the Welfare Fund (Ext. 589) immediately upon its completion. You will be instructed to submit a full copy of your 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. The Fund Office cannot accept your verbal notification; you must submit your divorce document or complete an affidavit for the divorce to be properly recorded. In order for COBRA coverage to be offered to the non-participant spouse it is essential that you report a divorce to the Fund Office immediately. If a divorce is not reported within 60 days COBRA coverage is not offered.

In addition, you are financially liable for the costs the Welfare Fund incurs due to your non-notification. Almost every month a member neglects to notify the Fund Office about a divorce and gets personally billed for the claim, insurance and other costs the Fund paid due to the member's negligence.

Whenever you have a question about your any aspect of a dependent's enrollment in the Welfare Fund do not hesitate to contact the Fund Office.

METAL TRADES & STEAMFITTERS

NEWS FROM EMPIRE BLUECROSS BLUESHIELD:

24/7 NURSELINE - HELP ANYTIME, ANYWHERE

Summertime is a great time to be active, particularly after this tough winter. But if health concerns do crop up when you're miles away from your doctor's office, isn't it good to know that many of our health plans include free access to the 24/7 NurseLine?

You can reach a registered nurse toll-free anytime of the day or night from anywhere in the U.S. Simply call the NurseLine phone number on the back of your health insurance card. The NurseLine staff has been carefully trained to help you determine the level of care you need. Should you head to the nearest emergency room? Or can treatment wait until you get home to your primary care physician? Is this something you can handle with a few supplies from the drugstore? Or do you need to be seen at an urgent care center?

Getting the right treatment at the right time can have a big impact on your health and on your wallet, since emergency room visits are more expensive than other alternatives. That call you make to the 24/7 NurseLine might even keep your vacation from turning into a "staycation" - at the hospital.

Call the 24/7 NurseLine at 1-877-TALK-2-RN (1-877-825-5276) or 1-800-553-9603.

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EMPIRE'S OUT-OF-NETWORK REIMBURSEMENT SCHEDULE CHANGING AND ADDITIONAL SERVICES WILL REQUIRE PRE-AUTHORIZATION

As a result of a lawsuit filed by the New York State Attorney General against Ingenix, who produced two databases used by Empire to price out-of-network/non-participating medical claims, the Ingenix schedules will no longer be used after July 31, 2011. As of August 1st, Empire will be using the National Medicare Physician Fee Schedule (NMPFS). Empire, by agreement of the Trustees of each Welfare Fund, will use 330% of the NMPFS which mirrors the 70th percentile of the present Ingenix pricing format. Consequently, there will be no appreciable difference in the pricing structure in which out-of-network medical claims are processed and paid.

In addition, as of June 1, 2011 the following services will require pre-authorization from Empire's Medical Management Program :

- Air ambulance (scheduled)
- Diagnostics
 - Genetic testing for cancer susceptibility
- Outpatient treatments, including certain ambulatory surgical procedures
 - Endoscopic sinus surgery
 - Nasal surgery for the treatment of obstructive sleep apnea and/or migraine headaches (includes: excision of polyp(s), turbinate(s), ablation of turbinate(s), septoplasty, repair of vestibular stenosis)
 - Breast procedures including reconstructive surgery and implants (not including post-mastectomy breast reconstructive surgery)
 - Surgery for clinically severe obesity
 - Spinal cord stimulator surgery
 - Cochlear implant surgery

If you have questions about pre-certifying these services call Empire at 1-800-553-9603.

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NEW WELFARE FUND BENEFIT BOOKLET ON ITS WAY!!

The new Health and Welfare Benefits booklet is in the final stages of development. It will be ready for printing shortly and then will be mailed to all participants immediately thereafter. Keep your eyes open as the summer progresses.

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RETIRED MEMBERS, SPOUSES & MEDICARE PART B

Whether you retire on a regular or disability pension you and your spouse must enroll in Medicare Part B as soon as you are eligible. You and your spouse will receive information regarding your eligibility directly from the federal government. Once either of you are eligible for Medicare Part B, your Welfare Fund coverage acts in a secondary role. If you or your spouse do not enroll in Part B when either of you are supposed to there will be no benefits.

Although it is discussed at the bi-annual Retirement Seminar, reviewed at great length at each individual pension interview, described in all retirement printed material, explained in your personalized Welfare Fund retirement letter and included in the Welfare Fund SPD benefit booklet with its own section, occasionally a member neglects to enroll. Call the Welfare Fund if you have any questions.