

The Fund Office Report

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

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The Educational Fund Unveils its Newly Renovated Training Facility

Training Center: 48-03 32nd Place, Long Island City, NY 11101

We are pleased to inform all of our members that the Steamfitter's Industry Training Center has been fully renovated. Classes will resume during the Fall of 2018.

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Medical Management Program

As a reminder, active and pre-Medicare retiree participants as well as their dependents covered under the Empire EPO program, do not need to receive an inpatient precertification for services provided by an in-network provider. It is the participating network providers responsibility to attain the pre-certifications. This procedure is valid across the country.

Active and pre-Medicare retiree participants or dependents that use an out-of-network provider for hospital, medical, diagnostic, rehabilitative or any other care that is not deemed Emergency Care, will have their claim denied.

If you choose to use an out-of-network provider for part of your care, you remain required to pre-certify any in-network service associated with that care. For instance: you voluntarily use an out-of-network surgeon that requires a stay in a network hospital. You must pre-certify the hospital stay or be subject to the 50% (up to \$2,500) penalty for not pre-certifying.

Keep Records Current

It's important to keep the Fund Office up to date regarding changes in your life. You should always report a change of address, new spouse, birth or adoption of a child, entrance or discharge from military service, disability, changes in beneficiaries or a divorce, as soon as possible. You may also visit the member website at www.steamfitters.com to make certain changes. Through the Member section you can change your address with the Fund Office online without having to fill out or mail a form. The Member section also provides you with the ability to review and print documents as well as quarterly statements which have previously been mailed or distributed to you from the Fund Office as far back as 2002. For more information, please contact the Fund Office at (212) 465-8888, menu option 4.



Notary services are available to our members at the Fund Office. Make sure to have proper identification items with you in order to take advantage of these services which are specific to Fund Office forms. Acceptable identification items are state driver's licenses and a non-drivers ID, passports, federal ID's such as military identification cards, state, county and local government ID's.

Remember Keep Your Pay Stubs

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

The Steamfitters'
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Office Hours

7:30 am - 4:00 pm

Telephone:

(212) 465-8888

Email:

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Disability Status Program

ACTIVE PARTICIPANTS

The Disability Status Program (DSP) is designed to help covered active participants maintain eligibility for up to 3 years maximum if you 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, have at least 10 years of service in the Pension Fund (unless you're an apprentice) earned at least one year of credit within the 3 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. Please contact the Fund Office at (212)-465-8888, option 4, for the Welfare Fund department, with any questions regarding the DSP application.

Retiree Health Coverage & Medicare Part B

If you are covered in the Welfare Fund when you retire on a regular or disability pension, you, your spouse and any dependent children must enroll in Medicare Part B as soon as you become eligible. If you, your spouse or dependent children do not enroll in Part B when it is initially available, **there will be no benefits** available from the Welfare Fund for hospital, medical or prescription drug coverage. In addition, you will be responsible to repay any benefit expenses inappropriately expended.

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. Please contact the Fund Office at (212)-465-8888, option 4, for the Welfare Fund department, if you have any questions.

Return to Work Pensioners

If you have a minimum of 750 hours earned in 2018 you are eligible for an additional year of Pension credit. An additional Pension credit for 2018 becomes payable effective February 1, 2019 at the earliest. For an application, contact the Fund Office at (212) 465-8888, menu option 3 for the Pension department. Your application must be submitted at least 30 days prior to your benefit effective date. As an example, if your effective date is February 1, 2019, a valid application must be received no later than January 1, 2019. Please be aware, benefits are not paid automatically, you must apply.



Steamfitting Industry Assistance Program (SIAP)

The Assistance Program helps members and their families dealing with alcoholism, drug abuse, misuse of prescription drugs and with emotional problems. Contact our Director, Roger Ross, at (212) 563-0342. Please be assured all calls are kept **STRICTLY CONFIDENTIAL**.