

The Fund Office Report

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

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Vacation Plan Payout Checks

The semiannual Vacation Plan disbursements will be processed the first week of October. For those members who have enrolled in direct deposit, otherwise known as Electronic Fund Transfer (EFT), disbursements will be processed on Wednesday, October 6th and the funds should be received in your bank account on file on Thursday, October 7th. For those members who will be receiving a check by mail, checks should be processed and mailed from the Fund Office by Friday, October 8th. You should receive the check by Friday, October 15th, at the latest.

Please remember, you may enroll at any time to have your benefits paid by the Fund Office through direct deposit. To enroll in direct deposit, you can find the EFT Authorization Form online at www.steamfitters.com in the Forms section or call the Fund Office at (212) 465-8888, option 9 to be mailed a copy of the form. To enroll in direct deposit directly on the member self-service link, go to www.steamfitters.com and select Construction Trades Benefits and click on "Member Login".

For those members who have direct deposit and have changed or closed the account on file, please contact the Fund Office at the above number immediately.

At Home COVID Tests Covered by HRA



If you administer your COVID-19 testing using "at-home" test kits, the IRS has now deemed this an "eligible medical expense" and you may receive reimbursement for the cost of the test, along with face masks, and certain other PPE through your HRA account. Please call the Fund Office Disbursements Department at (212) 465-8888, option 8.

Cyber Security

Online Habits for Protecting Your Personal Information

- Use dynamic passwords—combination of letters, numbers & symbols.
- Never download documents or open email links from unknown senders.
- Do not open pop-up windows.
- Use anti-virus/malware software on your home computer.
- Know the signs of an online scam—if it's too good to be true it probably is.
- Use spam filters in your email to filter out phishing emails.
- Be sure to use a secure WiFi network—avoid using public WiFi hot spots, it is very easy for "bad actors" to compromise your device if you are on the same WiFi network.



If you would like to read more about online safety, please visit www.Steamfitters.com and click on 'Cyber Security Best Practices' on the home page.

HIPAA—Your Privacy & Your Rights

The Steamfitters' Industry Welfare Fund (the "Fund") is required by law to take reasonable steps to ensure the privacy of your personally identifiable health information and to inform you about:

- The Fund's uses and disclosures of Protected Health Information (PHI);
- Your right's to privacy with respect to your PHI;
- The Fund's duties with respect to your PHI;
- Your right to file a complaint with the Fund and with the Secretary of the U.S. Department of Health and Human Services, and;
- The person or office you should contact for further information about the Fund's privacy practices.



The **FULL notice** can be found online at:

<http://www.steamfitters.com/ctb-welfare.aspx?zone=CTB-WelfareFund&pID=3770#p34770%3E%3Ctarget=>

This notice provides details about how we collect, handle and share your personal information, as well as how you can limit this sharing. Your existing privacy choices will remain in effect unless you notify us that you would like to change them.

Supplemental Retirement Plan 401(a) New Plan Provision

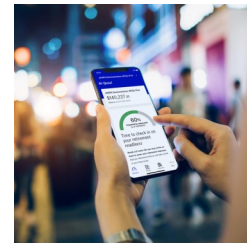
The Board of Trustees of the Steamfitters' Industry Supplemental Retirement Plan has approved implementing a key provision of The SECURE Act, known as "**Qualified Birth or Adoption Distribution**" or "**QBOAD**". This provision allows parents to take early withdrawals of up to \$5,000 from their retirement accounts without a 10% early withdrawal penalty. This distribution can be paid within 1 year of the birth or adoption of a child. For QBOAD's, an "eligible adoptee" is anyone who has not reached the age of 18, is physically or mentally incapable of self-support and is not that child or stepchild of the member's spouse. **Please contact the Pension Department at the Fund Office, at menu option 3, for more information.**

John Hancock's New Retirement App!

As of September 30, 2021, John Hancock's retirement app will replace the mylifeflow app. Your login credentials will remain the same. John Hancock has made it easier for you to manage your retirement account on your smart phone. Just search "John Hancock" at iTunes App Store or Google Play to download the app. With their new app, you can:



- View your account balance
- Review & change your investment lineup
- See how prepared you are for retirement
- View quarterly statements



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. Please contact our director, Roger Ross at (212) 563-0342.

Please be assured that all calls are kept STRICTLY CONFIDENTIAL.