

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 second 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 11th and the funds should be received in your bank account on file on Thursday, October 12th. For those members who will be receiving a check by mail, checks should be processed and mailed from the Fund Office by Friday, October 13th. You should receive the check by Friday, October 20th, 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 member at the top of the page you will be directly linked to the members logon screen.

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.

Quick Tip—Health Reimbursement Account (HRA)

Need reimbursement from the HRA? Streamline the application process! Instead of sending multiple pages of Explanation of Benefits (EOB's) or all the little prescription receipts that are easily misplaced. Just log on to Empire, Express-Scripts, or MetLife and print out a list of your copayments. Attach any Over The Counter (OTC) receipts and send together with a completed Healthcare Reimbursement Application. It's easier for you to keep track of your copayments and you will save on postage. PLUS it makes processing your claims easier and more efficient.

Do it quarterly instead of yearly and start spending your tax-free dollars earlier!



Protect yourself from Identity Theft!

Do you need to send documents to the Fund Office? Documents like Applications for Benefits, Social Security Cards, Birth Certificates and Marriage Certificates contain Personal Identifiable Information (PII). You should not send these documents by email. The safest way to share these documents is by using the Upload option in the Documents section of your Member Portal page on Steamfitters.com. This secure portal immediately shares your documents with the proper department of the Fund Office.

Instructions

1. To upload a document, click on Upload.
2. Drag and drop a document into the pop-up window or click to browse your computer.
3. To download a document, click the down arrow icon.



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Notification of Divorce



Keeping the Fund Office up to date regarding changes in your life is important. In the event of a divorce, it is imperative for the Fund Office to remove any dependents from coverage whom we should no longer include on premium payments, in order to prevent the utilization of ineligible benefits, to offer COBRA coverage within 60 days from the date of divorce (required by law) and to avoid delaying a prospective retirement process. **Please be aware participants are financially responsible for the costs the Welfare Fund incurs due to your non-notification.**

To report a divorce to the Fund Office immediately upon its completion call the Welfare Fund at (212) 465-8888, menu option 4. You will be instructed to submit a full copy of your judgment of 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.

In order to prevent any delays in your prospective retirement process the Pension Department requires the following divorce documentation to determine whether your former spouse is entitled to a portion of your benefits from the Pension Plan: Judgment of Divorce, Settlement Agreement or Stipulation of Settlement, Findings of Fact and Conclusion of Law. You will be required to furnish these documents when you apply for your retirement benefits. If at that time it is determined that a former spouse is entitled to a portion of your Pension benefits and we do not have the appropriate records on file, it will delay your retirement.

You should also report events such as a change of address, a new spouse, a birth, adoption of a child, your entrance or discharge from military service, disability and changes to your beneficiaries.



New Identification Cards

Effective January 1, 2024, Empire BlueCross BlueShield will become **Anthem BlueCross and Blue Shield** for our Active and Non- Medicare retirees. For our Medicare eligible retirees, the Empire Mediblue Freedom PPO plan will become **Anthem Medicare Preferred PPO**. Expect to see the updated Anthem logo on communications that you may receive. Despite the name change, **there will be no impact to networks or coverage** New identification cards with the enhanced logo but with your same member identification number will be issued prior to January 1st.



Return to Work Pensioners



If you have a minimum of 1,000 hours earned in 2023 you are eligible for an additional year of Pension credit. An additional Pension credit for 2023 becomes payable effective February 1, 2024 at the earliest. **Please be aware, benefits are not paid automatically, you must apply.** 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, 2024 a valid application must be received no later than January 1, 2024.

Steamfitting Industry Assistance Program



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.