

The Fund Office Report

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

Volume 4, Issue 4

October 1, 2015

Vacation Plan Payout Checks

The Semiannual Vacation Plan Payout checks will be processed on October 7th. If you signed up for direct deposit the money should be in your account on October 8th. For those members who will be receiving their check by mail, you should receive them by October 16th, at the latest. Please remember, you may enroll to have your benefits paid by the Fund Office through direct deposit, otherwise known as Electronic Fund Transfer (EFT). To enroll in direct deposit, you can find the EFT Authorization Form online at <http://www.steamfitters.com/construction-forms.asp> or call the Fund Office at



**Get Your Benefit Check Sooner
by using Direct Deposit.**

What a treat!

(212) 465-8888 option 9. For those members who have direct deposit and have changed or closed out the account on file with the Fund Office, please contact the Fund Office at the above number immediately.

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Citibank will cash your benefit checks for Free!

All Steamfitters' benefit checks are drawn on accounts at Citibank. If you wish to cash any of these benefit checks at a branch other than where you have your own personal bank account, you may do so only at the Citibank branches listed below. You can also find the list online at <http://www.steamfitters.com/ctb-forms.aspx> under check cashing branches.

In order to cash a check, you must present two forms of identification. The following forms of identification will be acceptable: United States Passport, Photo Driver's License and/or Photo Identification Card.

Long Island

425 Broad Hollow Road, Melville
3375 Hempstead Turnpike, Levittown
135 E. Park Avenue, Long Beach
114 Old Country Road, Mineola

Brooklyn

6414 18th Avenue
375 Court Street
1528 Sheepshead Bay Rd
502-512 86th Street
1992 Ralph Avenue

Manhattan

111 Wall Street
201 West 34th Street
90 Park Avenue
460 Park Avenue
79 Fifth Avenue

Queens

69-80 188th Street, Fresh Meadows
51-10 Metropolitan Ave., Ridgewood
87-11 Queens Blvd., Elmhurst
38-17 Main Street, Flushing
95-12 63rd Road, Rego Park

Staten Island

1492 Hylan Blvd
2825 Richmond Avenue
5810 Amboy Road

Bronx

349 East 149th Street
1800 Williamsbridge Road
550 Hunts Point Avenue
3924 E. Tremont Avenue
2481 Creston Avenue

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 to your beneficiaries or a divorce, as soon as possible.

It is essential to report a divorce, for instance, so that COBRA coverage may be made available on a timely basis. In addition you are liable for the unnecessary costs the Welfare Fund incurs due to your non-notification. Contact the Welfare Fund at (212) 465-8888, menu option 4, regarding the above changes.

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 documents, print documents and distributions statements which have previously been mailed or distributed to you from the Fund Office as far back as 2002.



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 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 Remittance 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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Website:

www.steamfitters.com



Pension Plan Booklet

The new Pension Plan Booklet, also referred to as the Summary Plan Description of the Steamfitters' Industry Pension Plan was published and mailed to our members in the early part of August.

The Summary Plan Description contains a wealth of information and is a great reference guide. Please make sure to hold onto the new publication and dispose of your old one. Please contact the Fund Office at (212) 465-8888, menu option 3, if you have any questions regarding the material or if you did not receive a booklet. You may also find the information online at www.steamfitters.com.

Return to Work Pensioners

If you have a minimum of 750 hours earned in 2015 you are eligible for an additional year of Pension credit. An additional Pension credit for 2015 becomes payable effective February 1, 2016 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, 2016, a valid application must be received no later than January 1, 2016.



Retired Participants Receiving a Disability Pension Benefit

Shortly, you will be receiving "Your New Benefit Amount" letter from the Social Security Administration (SSA). You will be required to submit a copy of this letter to provide proof of your continued receipt of Social Security disability benefits when the Pension Fund conducts its annual audit. Please send the letter you receive from SSA to the Fund Office or make sure to keep it until you receive our Annual Audit letter requesting the same. If you have any questions on this subject please call the Fund Office at (212) 465-8888, menu option 3 for the Pension department.

Steamfitting Industry Assistance Program

We're Here to Help



Please contact the Steamfitting Industry Assistance Program (SIAP) **prior** to seeking admission to an in-patient facility. There seems to be a trend starting to emerge whereby some in-patient facilities, while they accept our benefits, will then try to access ancillary payment for out of network charges for services beyond what is initially anticipated by our members. Our Plan does not provide any out-of-network coverage. This means the expenses charged by out of network facilities, providers and services would be your full responsibility.

The SIAP department is here to help you make the decision to which facility, provider or services best suits your situation and family needs. Please contact the SIAP department with questions concerning alcohol, drug, prescription drug, pain medications and or mental health issues at (212) 563-0342 and (212) 562-0378. Rest assured all calls are completely confidential.