

The Fund Office Report

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2024 Tax Forms

The Form 1099-R will be mailed by January 31, 2025 as required by law. If you have any questions, please feel free to contact the Fund Office at (212) 465-8888, option 9.

Out-of-Pocket Maximums for 2025

An Out-of-Pocket maximum is a cap, or limit, on the amount of money you have to pay for covered health care services in a plan year. If you meet that limit, your health plan will pay 100% of all covered health care costs for the rest of the plan year. Some health insurance plans call this an out-of-pocket limit.

For the calendar year 2025, the maximum out-of-pocket expenses for any participant will be \$9,200.00 for an individual and \$18,400.00 for a family. If you have any questions regarding the maximum amount, please contact the Welfare Department at (212) 465-8888, option 4.

Urgent, Emergency & Primary Care Doctor's Visits



Effective January 1, 2025, the co-payment for primary care physicians will be increased from \$20 to \$30. Additionally, co-payments for Urgent Care Doctor's visits have increased from \$30 to \$50. The Emergency Room co-payment has increased to \$200.

If possible, try and use your Primary Care Physician first, either in person or telehealth services. Urgent Care is available at times when you need care for minor issues, needing immediate attention or when your Primary Care Doctor is not available.

However, neither Urgent Care nor Primary Care is the right choice if you have a life-threatening emergency, go straight to the Emergency Room! If you are admitted into a hospital, your \$200 co-payment will be waived.

If you have any questions, please contact the Welfare Department at (212) 465-8888, option 4.

Protecting Your Privacy:

Take Advantage of the Member Experience Portal

Avoid sending documents by email to the Fund Office with your PHI (Protected Health Information) or PII (Personal Identifiable Information).

Safeguarding your personal information is a critical priority. Sharing sensitive information by email puts both your privacy and security at significant risk. You should never include sensitive data, such as Social Security numbers, medical and financial information in your emails. It's essential to avoid this practice and explore more secure alternatives.

Be mindful when electronically sending forms and applications to the Fund Office. The most secure way to send anything to the Fund Office is to log in to your online account. Below are the tools you should use:

- **Fund Office Benefit Applications**— log into your account and use E-Forms
- **Direct Deposit Authorization**—enter this information when logged into your account
- **John Hancock Distribution Form**— use the document upload feature
- **Use the Secure Message feature to Communicate**

Of course, you can always come to the Fund Office to drop off in person or send using the Postal Service.

The link below details what is considered **PHI (Protected Health Information)**, **PII (Personal Identifiable Information)** and **Sensitive Data**.

http://steamfitters.com/ULWSiteResources/steam_industry_fund/Resources/file/News/2025.PHI.pdf

Disability Pension Benefits

If you applied for and received a Social Security Administration Award Certificate, also known as a “**Notice of Award,**” you may meet the eligibility requirements for a Disability Pension. You must have at least ten (10) years of service credits, and not yet be age 65. If you are eligible, your Disability Pension will be calculated as though you are age 65. The effective date of your pension will be the date of your entitlement to disability benefits from the Social Security Administration (SSA) indicated on your Notice of Award. If you apply for your pension benefit from the Metal Trades Pension Plan within **90 days** of the receipt of your SSA Award Certificate, your pension benefits will be paid retroactively to the date you became entitled to Social Security disability benefits, as indicated on the certificate. **If your application is not made within 90 days of the receipt of your certificate, Disability Pension payments will begin on the first of the month following the receipt of a valid application.** If you have applied, or plan to apply for Social Security Disability Insurance Benefits, please contact the Pension Department at the Fund Office, (212) 465-8888, menu option 3.

New York State Paid Family Leave



New York State Paid Family Leave (NY PFL) Rate and Benefit Updates for 2025. The employee contributions to pay for the Paid Family Leave (PFL) benefit coverage will continue through payroll deductions at a rate based on your salary. The following chart represents the updated employee contribution rate and benefit provisions for the upcoming 2025 calendar year, which will be effective January 1, 2025. For more information, please contact your Employer directly or feel free to contact the Fund Office at (212) 465-8888 option 4 on the main menu.

NY PFL:	2025	2024
Maximum Employee Annual Contribution	\$354.23	\$333.25
Maximum Length of Paid Leave	12 weeks	12 weeks
Maximum Weekly Benefit	\$1,177.32	\$1,151.16

New Identification Cards

Empire BlueCross BlueShield recently changed its name to Anthem BlueCross BlueShield. Expect to see the updated Anthem logo on any communications that you receive. Despite the name change, **there will be no impact to networks or coverage.** New Identification cards with the enhanced logo, updated co-pays and out-of-pocket maximums, will be issued prior to January 1st.



Encircle Rx Cardiometabolic Program (OMADA)

In recent months, we have seen an explosion of new weight loss drug prescriptions. These Rx's, known as GLP-1's, are more commonly known as Zepbound, Monjouro, Ozempic and others. These drugs are seemingly “miracle” drugs that could help members and their families with obesity as well as other comorbidity issues. However, these drugs, to work properly must be accompanied by better health choices by the user.

To ensure proper use of these prescriptions, the Funds have instituted a new program from Express Scripts called **Encircle Rx**. This program will require existing, as well as new users, of the GLP-1 drugs to enroll in this program and take active part in their weight loss journey. If you are currently taking or have recently been prescribed, one of these drugs, please be on the lookout for a letter from Express Scripts and their partner program, **OMADA**, for more details.

As always, feel free to call the Fund Office Welfare Department at (212) 465-8888, option 4.

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.