

# The Fund Office Report

The Steamfitters' Industry Local 638 Fund Office, 27-08 40th Avenue, 2nd Floor, Long Island City, NY 11101-3725  
Telephone: (212) 465-8888 E-mail: [FundOffice@steamny.com](mailto:FundOffice@steamny.com) Website: [www.steamfitters.com](http://www.steamfitters.com)

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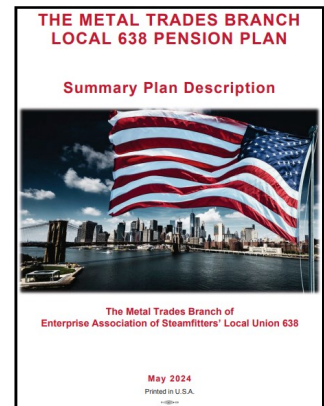
July 2024

## Quarterly Union Meeting

Please be advised that the Fund Administrator, Bill Turnbull, will be in attendance at the Union quarterly meeting on October 22nd to provide updates on the status of your Trust Funds.

## Summary Plan Description

A new and up to date publication of the Metal Trades Branch Local 638 Summary Plan Description (SPD) is now available. The purpose of this booklet is to provide you with the provisions and benefits of the Metal Trades Branch Local 638 Pension Fund. The benefits summarized in this booklet are effective as of May 1, 2024. It serves as a great source of information and a reliable reference to have on hand when it comes to your retirement benefits. Please click on the following link to access this SPD via the MTB Pension Fund homepage on the website: [www.steamfitters.com/mtb-pension.aspx](http://www.steamfitters.com/mtb-pension.aspx)



## Express Scripts SaveonSP Copay Assistance Program



The Welfare Fund collaborates with SaveonSP to help our participants and family members save money on certain specialty pharmacy medications. SaveonSP works in conjunction with our current pharmacy program through Express Scripts. SaveonSP will coordinate manufacturer's copay assistance program to provide savings both to the participant or family member and to the Welfare Fund. They will receive these pharmacy medications free of charge with no copay (\$0). Participants in the SaveonSP program will continue to receive their specialty pharmacy medications through Accredo, Express Scripts' specialty home delivery provider. This program is completely voluntary but please note that Participants and family members who do not elect to participate in the SaveonSP program will be responsible for a much higher copay on specialty pharmacy medications. **Therefore, it is extremely important for participants and family members that have been contacted by SaveonSP to enroll in the program.** The list of specialty pharmacy medications included in the program and the copay the participants and family members will be responsible to pay if they do not enroll in the program can be provided by the Welfare Fund. If you have any questions about this program, please contact the Welfare Fund at (212) 465-8888, option 4.



## Vision Care Benefits

Vision Care Benefits are available to you and your qualifying dependents. This benefit will reimburse you for the cost of eye exams, frames, and /or lenses, including contact lenses. Vision Care Benefits are available in the maximum amount of \$300 per person each calendar year. Please note that the Welfare Fund requires proof of payment documentation (cancelled check, credit card statement, etc.). Should you have any questions regarding your Vision Care Benefits, please contact the Disbursements Department at (212) 465-8888, menu option 8.

## MSK DIRECT Be Sun Smart!



Memorial Sloan Kettering  
Cancer Center

Healthy skin starts by being sun smart to protect yourself and reduce sun exposure. Some of the essential steps you can take to keep your skin healthy are to keep an eye out for changing spots and moles during monthly self-exams and apply sunscreen daily. By increasing your skin IQ, you can take an active role in reducing your chance of developing various forms of skin cancer and detecting it early. Watch for more information about melanoma and the signs to look for when checking your skin: <https://www.mskcc.org/direct/dc37/be-sun-smart>

### Take Action

**Skin self-exams should be done every month** using a mirror. Start at the top of your head or the bottom of your feet and go over your entire body, including your back and ears. The **ABCDE method** is a good guide to help you identify new or changing suspicious spots or moles.



**Asymmetry**  
One half doesn't match the other.



**Border**  
The edges are uneven and irregular.



**Color**  
The shade does not match that of your other moles.



**Diameter**  
The width is more than 6 millimeters.



**Evolution**  
There are changes in the size, shape, surface, or color.

If you are concerned about changes in your skin, contact your dermatologist. It may not be cancer, but your doctor will be able to provide individualized guidance.

Steamfitters' Local 638 has a partnership with MSK Direct to provide employees, and their families dedicated access to exceptional cancer care, support, and expert resources from the world's leading cancer specialists at Memorial Sloan Kettering Cancer Center (MSK). If you or a family member are impacted by cancer and would like to discuss treatment options at MSK, call the dedicated MSK Direct phone line for Steamfitters' members at (833) 516-1116 or [mskcc.org/steamfitters638](http://mskcc.org/steamfitters638).

## Thinking About Retirement?



If you are thinking about retirement, we encourage you to make an appointment to schedule an interview with the Pension Department. If you already know when you want to retire, be sure to contact the Pension Department at least 3 months prior to your retirement date in order to receive your pension application materials. The application must be completed at least 30 days, but no more than 180 days prior to the effective date.

Also, please be aware that the Pension Fund must verify your age and your legal marital status when you apply for retirement. Make sure to have documentation for you and your spouse; if you are married. Acceptable documents for date of birth and/or marriage are: birth certificates, passports, baptismal certificates, immigration or naturalization papers, marriage certificate and/or a marriage license. If you do not have any acceptable documentation, you should obtain copies of these prior to submitting your retirement application.

Please contact the Fund Office at (212) 465-8888, menu option 3, for the Pension Department.

## Steamfitting Industry Assistance Program (SIAP)

*We're Here To Help!*



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