

The Fund Office Report

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

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New Empire Health Insurance ID Cards Issued



Empire BlueCross BlueShield recently mailed new ID cards with the words “self-funded coverage” imprinted on the lower, right hand corner of the back side of the card. This minor language addition was mandated by New York State.

There is no change whatsoever in your EPO coverage, your Member ID, your Group Number, or your various copays. Please contact the Fund Office at (212) 465-8888, menu option 4 for the Welfare Department should you have any questions.



EXPRESS SCRIPTS®

2021 National Preferred Formulary Exclusions List Update

Express Scripts has added a number of medications (a total of 63) to its National Preferred Formulary (NPF) Exclusion List. Some were effective April 1, 2021 and others become effective July 1, 2021. For reference, there are well over 20,000 drugs approved by the FDA. A very small number of participants or dependents were affected by these two updates. Each affected person was notified to contact Express Scripts so that they could be educated about an alternative drug their physician or health care provider could prescribe. Drugs or supplies on the Exclusion List are not covered and you would pay full retail price for one if you were to fill a prescription.

You can view the NPF Exclusion List by accessing <https://www.express-scripts.com/2021drugs>. If you have any specific questions about the NPF Exclusion List, please call Express Scripts at (800) 445-9707.

Weight Management Care Value Program Newest Program to Address The Growing Crisis of Obesity

Commencing on May 1, 2021, the newest care value program in the Express Scripts' SafeGuardRx roster will work with participants and dependents to battle obesity. 40% of American adults are obese and that percentage is predicted to climb to 50% by 2030. Over 21% of all hospital and medical spend nationally is for obese-related illnesses. Obesity leads to poor mental health and a reduced quality of life.

The Weight Management Care Value Program (WMCVP) is completely voluntary. Express Scripts will contact a participant or dependent directly to enroll in the program if they qualify based on their use of the anti-obesity drugs Saxenda and Wegovy. Additional anti-obesity drugs may be added in the future. Specially trained clinicians from the Express Scripts' Therapeutic Resource Center will work with those that are enrolled. The program embraces a Digital Obesity Solution which includes a cellular-connected scale, personalized coaching from registered dietitians, an individualized behavior-based weight loss program, App-based peer support and more.

You can read more information about the WMCVP by accessing www.safeguardrx.com and clicking on the Weight Management Care Value option. Obesity is a treatable condition; it is too important to ignore.



MetLife “Go Green”

In an effort to “Go Green”, a Dental Explanation of Benefits (EOB) will not be printed and mailed by MetLife if there is no balance due to an in-network dentist. All EOBs are available through the MetLife My Benefits website at www.metlife.com/mybenefits or on the Mobile App. It is available to you 24 hours a day, seven days a week!

MetLife Mobile App

You may now securely access your account and view your dental plan at your convenience using the MetLife Mobile App on your mobile phone. Just search “MetLife” at iTunes App Store or Google Play to download the app.



You can:

- Find a dentist
- View your plan & claim summary
- Get estimates for most procedures
- View your ID card
- View detailed coverage information
- Track your brushing & flossing



Notification of Divorce

Timely Notification is Imperative

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 liable 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.

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.

Retirement Estimate Calculator

If you are vested in the Pension Plan, you can estimate your pension benefit online through the Member Self Services portal. Once you log into your account, click on “Retirement Estimate Calculator” in the banner. Based on contributions received, you can calculate your benefit on your expected retirement date. You may also project future service by changing the “Project Service” drop down to “YES”. Reminder! The Retirement Estimate Calculator is not available on the Mobile App.