

The Fund Office Report

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

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Inside t h i s i s s u e:

Important
Information
about
Compound
Medications

New Health
& Welfare
Benefits
Booklet

Thanks to
Donald J. Steffen

Expansion
of Medical
Benefits

Disability
Status
Program

Let's Go
Paperless

Health
Coverage
Revised
Eligibility
Rule

IMPORTANT INFORMATION ABOUT COMPOUND MEDICATIONS

We want you to know about an important change coming to your prescription drug coverage on July 15, 2014. As of this date, your prescription benefit will no longer cover prescriptions for some compounded medications.

At the recommendation of Express Scripts, our prescription drug manager, the plan no longer covers certain compounded medication products that have little or no proven clinical value in relation to their high cost. Furthermore, these compounded products are not evaluated or verified for safety or efficacy by the FDA.

To avoid paying the full cost of your medication, you should:

- Ask your doctor for a new prescription for an FDA-approved drug before your next fill.
- Be aware that this new prescription may still require further review and/or approval to be covered under your plan.

Please understand that because the compound medication you're currently taking may no longer be covered under your plan, you could pay the full cost if you continue taking it. So, it's important that you ask your doctor for a new prescription.



Health & Welfare Benefits Booklet

The New Health & Welfare Benefits Booklet, also referred to as the Summary Plan Description, was recently published and should be received within a month's time.

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. Contact the Fund Office at (212) 465-8888, menu option 4, if you have any questions regarding the material or if you don't receive a book in the mail by the end of August. You may also find the information online at www.steamfitters.com/mtb-index.aspx.



Donald J. Steffen, who began his career in 1968, is the President and CEO-emeritus of family-oriented AAA Refrigeration Service, Inc. in The Bronx. AAA Refrigeration is a fourth generation family business having begun in 1937. In 2008, AAA Refrigeration was named the National Commercial Refrigeration Contactor of the Year.

It is difficult enough to manage a business, so it takes heartfelt interest and skillful organizational talents to become a Trustee. The cumulative demands on one's time are considerable. For over 19 years, Don has served the fund participants and their families as an Employer Trustee. Along with fellow members of the Board, Don has overseen the health benefits, the pension plan and the educational programs of the Metal Trades Branch of Local 638.

Don resigned as a Trustee at the beginning of this year. He deserves an enthusiastic "round of applause" for his insights and efforts over the past two decades. Don is an avid golfer and we are sure he will use some of his new free time to further reduce his handicap! Thanks, Don!



Expansion of Medical Benefits under Empire EPO

Effective immediately, the following benefits are available and/or clarified under your EPO Plan with Empire BlueCross:

- Online Physician Visits Utilizing Empire's Website (primary care only)
- Urgent Care services
- Breast Pump Maximum

Online Physician Visits are covered services which include a medical consultation using the internet via a webcam with online chat or voice functions. You must utilize the Empire website (www.livehealthonline.com) to establish your account and to access an online physician. Services are provided by board certified, licensed primary care physicians. Online visits are not for specialist care. Common types of diagnoses and conditions treated online are: cough, fever, headaches, sore throat, routine child health issues, influenza, upper respiratory infections, sinusitis, bronchitis and urinary tract infections, when uncomplicated in nature. Online services not covered include: to get reports of normal or other test results, to request an office appointment, to ask billing, insurance coverage or payment questions, to ask for a referral to a specialist, to request precertification for a benefit or to ask a physician to consult with another physician.

Online Visits have a \$20 copayment.

Urgent Care Services are available for an unexpected illness or injury that cannot wait until a regularly scheduled office visit. Urgent Care problems are not life threatening and do not call for the use of an emergency room. Benefits for urgent care include x-ray services, care for broken bones, tests for flu, urinalysis, pregnancy testing, rapid strep, laboratory services, stitches for simple cuts and draining an abscess. An Urgent Care facility is a licensed, health care facility that is separate from a hospital and whose main purpose is providing immediate, short-term medical care, without an appointment. Always be sure that the Urgent Care facility is in the Empire network by inquiring with them.

Urgent Care services have a \$20 copayment.

Breast Pump Maximum is established as one breast pump per pregnancy. Breast pumps are covered under our Durable Medical Equipment benefits and there is no copayment. However, you must obtain your breast pump from an Empire approved, in-network supplier. If you have any questions regarding these benefits, please contact the Welfare Fund at Option 4.

Disability Status Program

The Disability Status Program (DSP) is designed to help covered participants maintain eligibility if they are unable to work due to a medical condition. The DSP can protect you from losing coverage if your illness or injury prevents you from working. As a prerequisite to the DSP application process, you must be covered in the Welfare Fund at the time of your injury or illness. You must have a minimum of 10 Years of Credited Service in the Pension Fund at the time of injury or illness and be covered in the Welfare Fund for no less than 48 months of the 60 months prior to the date of injury or illness.

Under the rules of the Welfare Fund, you must report any injury on or off the job which will effect your ability to work to the Fund Office as soon as possible. Your completed DSP application must be received within 30 days of the injury or illness and must be accompanied by a letter from the attending physician detailing the injury or illness. Proof of disability may include copies of Disability or Workers' Compensation payments and/or an Independent Medical Examination (IME) will be conducted by the Professional Evaluation Group (PEG).

Participation in the DSP cannot exceed 12 months and includes coverage for all dependents. Upon returning to work (or being deemed physically able to return to work), a participant would remain covered for two months (when regular eligibility rules would normally reestablish welfare coverage).

Let's Go Paperless

Let's go paperless to reduce waste, save time and money. By completing the Notice of Electronic Disclosure and Consent Form you will be providing an e-mail address whereby you will be notified electronically when any correspondence is posted to your account on the Steamfitters' Fund Office website. Please see the enclosed notice and consent form for details. You may also find the form online at www.steamfitters.com/mtb-index.aspx.



Health Coverage Revised Eligibility Rule

Effective July 1, 2014 in order to obtain or maintain monthly coverage in the Welfare Fund you must be employed and reported for not less than 100 hours each month if you are employed by a MCA Service Contractor, National Agreement Contractor or Independent Contractor.

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