

The Fund Office Report

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

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July 2015

FUND OFFICE UPDATE

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The Fund Office has new office hours to better serve our members. We are open Monday through Friday from 7:30am - 4:00pm. Remember, you also may obtain information regarding your funds, benefits, download forms and view news items online at our website www.steamfitters.com.

We are still located at the same address of 5 Penn Plaza in Manhattan. The Fund Office will be relocating to the newly acquired Union building at 27-08 40th Avenue in Long Island City in the fall of 2016. We will keep you posted as the date nears.

Notary Services

Notary services are now 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 pertain 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



Dependent Coverage & The Affordable Care Act



The Trustees of the Welfare Fund, in compliance with the federal regulations evolving from the Patient Protection and Affordable Care Act of 2010, are amending the termination coverage date for all dependent children. Effective on July 1, 2015, for all birthdays thereafter, coverage will be extended to the end of the month in which a dependent child turns 26.

For instance: If a dependent child becomes 26 on August 18, 2015 their coverage would extend to August 31, 2015. Should you have any questions regarding this subject please contact the Welfare Fund at (212) 465-8888, Option 4.



EXPRESS SCRIPTS®

Fraud, Waste and Abuse Monitoring

Express Scripts will be monitoring for potential fraud, waste, and abuse to help control prescription drug and medical costs while maximizing patient health and safety. This monitoring program begins July 1st and identifies situations of unusual or excessive utilization patterns that can contribute to wasteful spending or other possible fraud and abuse risks. Examples of situations that are monitored and investigated by Express Scripts include, but are not limited to:

- Overutilization of controlled substances from multiple prescribers and/or pharmacies
- Inconsistent days supply of medications or exceeding maximum daily dosage
- Dangerous drug combinations
- Overlapping therapies
- Prescription forgeries or identity theft
- Physician overprescribing

If you are found to be involved in any fraud, waste or abuse you will be restricted to a one physician/ one retail pharmacy control setting.

IF YOU SUSPECT POTENTIAL FRAUD OR ABUSE OF YOUR EXPRESS SCRIPTS PRESCRIPTION BENEFITS, PLEASE CALL THE FRAUD TIP HOTLINE AT 1-866-216-7096 OR FRAUDTIP@EXPRESS-SCRIPTS.COM.



Remember

Keep Your Pay Stubs

Please review your pay stubs against your Statement of Earnings. Should a discrepancy ever arise upon reviewing posted hours on your Statement of Earnings against your pay stubs, contact the Cash Department at (212) 465-8888, option 5. Please be prepared to provide copies of your pay stubs to the Fund Office.

The Metal Trades Branch

c/o The Steamfitters'

Industry Fund Office

5 Penn Plaza

21st Floor

New York, NY 10001-1887

Telephone:

(212) 465-8888

E-mail:

FundOffice@steamny.com

Website:

www.steamfitters.com

To enroll in direct deposit, you can find the EFT Authorization Form online at www.steamfitters.com/construction-forms.asp or call the Fund Office at (212) 465-8888 option 9.



Anthem, Inc., the second largest health care insurance company in the U.S., the parent company of Empire Blue Cross Blue Shield, experienced a major data breach during a cyber security attack in late January 2015.

If you have any questions regarding this matter please go to the "Top News" section of the Fund Office website, the dedicated website Anthem/Empire established (www.AnthemFacts.com) or call the toll-free number at 1-877-263-7995.

PRE-CERTIFICATION

Medical Management

New Process for Inpatient Precertification

Participants and their families covered under the Empire EPO no longer need to receive an inpatient precertification for services provided by an in-network provider. This new procedure is valid across the country and has been in place since the beginning of this calendar year.

Please keep in mind that if a participant or dependent uses an out-of-network provider for hospital, medical, diagnostic, rehabilitative or any other care that is not deemed Emergency Care, your claim will be denied.

If you choose to use an out-of-network provider for part of your care you remain required to pre-certify any in-network service associated with that care. For instance: you voluntarily use an out-of-network surgeon that requires a stay in a network hospital. You must pre-certify the hospital stay or be subject to the 50% (up to \$2,500) penalty for not pre-certifying.

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. You must 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) conducted at the request of the Welfare Fund 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).

Thinking about Retirement?



If you are thinking about retirement, be aware that the Pension Fund must verify your age and your legal marital status when you apply for retirement. Please make sure you 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.



Steamfitting Industry Assistance Program

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.