

The Fund Office Report

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

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Retirement Seminar

A Retirement Seminar will be held on Saturday, September 28, 2019 at the LaGuardia Marriot in East Elmhurst Queens, New York. The event is sponsored by the Steamfitters' and Service Fitters' Industry Promotion Funds in conjunction with the Steamfitters Union, Local 638. Invitations will be sent to participants who are eligible for retirement or nearing retirement eligibility. Informative presentations will be made by Fund Office administration, Social Security and more. Additionally, Fund Office representatives will be present to answer any and all of your benefit questions. Invitations will be mailed in July so keep an eye out and please respond as soon as possible.



New Program for Migraine Headache Sufferers

Express Scripts has announced the launch of its new **SafeguardRx[®] Migraine Care Value Program** which began April 1, 2019. The program is aimed at helping patients achieve better outcomes and experience fewer migraines with a value-based design to assist plan sponsors covering new, expensive treatments.

The program will focus on preventative therapies, which are playing a greater role in migraine treatment with the very recent availability of a new class of drugs: calcitonin gene-related peptide (CGRP) inhibitors. The use of CGRP inhibitors will require a Prior Authorization.

Most patients take medications to make a migraine go away after it has started. The goal of this new program is to help frequent migraine sufferers prevent their migraine from coming on at all. Through the clinical care provided through this new Migraine Care Value Program, Express Scripts specialist pharmacists in their Neuroscience Therapeutic Resource Center will identify patients using high amounts of acute migraine treatments, and work with them and their physician to move them to an appropriate treatment. A patient must experience at least four migraines a month to qualify for CGRP inhibitors.

While not all patients with migraines require CGRP inhibitor therapy, for those who meet the clinical guidelines for the therapy, neuroscience specialist pharmacists will show patients how to properly store and use the self-injected treatments. Under this program, patients on the preventative therapy will also have access to pharmacists to ensure medication adherence and avoid migraine triggers.

CGRP inhibitors can be life-changing for people with frequent migraines. The SafeGuardRx[®] solutions has pioneered an evidence-based approach that will now help migraine sufferers receive the best medication and specialized care to enable them to lead full and productive lives.

Notification of Divorce

Keeping the Fund Office up to date regarding changes in your life is important. In the event of a divorce, it is imperative you notify the Fund Office so they can remove any dependents from coverage whom we should no longer be included on premium payments, prevent the utilization of ineligible benefits, offer COBRA coverage within 60 days from the date of divorce (required by law) and avoid delaying your prospective retirement process. **Please be aware participants are financially liable for the costs the Welfare Fund incurs due to your failure of 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 to 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, and 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 your 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 or adoption of a child, entrance or discharge from military service, disability, and any changes to your beneficiaries.

Remember to Keep Your Pay Stubs

Always review your pay stubs against your Quarterly Statement of Earnings. Should a discrepancy ever arise between your posted hours on your Statement of Earnings against your pay stubs, contact the Remittance 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
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Disability Status Program

The Disability Status Program (DSP) allows you, as a participant, to maintain eligibility if you are unable to work due to a medical condition or injury. To apply for the DSP, you must be covered under the Welfare Fund at the time of your injury or illness. You must also have a minimum of 10 Years of Credited Service in the Pension Fund at the time of injury or illness, and be covered under the Welfare Fund for no less than 48 of the 60 months prior to the date of injury or illness.



Please note that as a rule 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 your disability may include copies of Disability or Workers' Compensation payments and/or an Independent Medical Examination (IME) 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), you would remain covered for two months under the DSP (when regular eligibility rules would normally reestablish welfare coverage).



Thinking about Retirement?

If you are thinking about retirement, we encourage you to schedule an interview with the Pension Department to find out about the process. If you know when you would like to retire, be sure to contact the Pension Department at least three months in advance so that we can send you the necessary application materials. The application must be completed at least 30 days, but no more than 180 days, prior to the effective date.

Upon applying for retirement, the Pension Fund must verify your age and legal marital status. You must be able to provide documentation for you and your spouse. Acceptable documents for date of birth and/or marriage include: birth certificates, passports, marriage certificate and/or a marriage license, baptismal certificates, naturalization or immigration papers. If you do not have any acceptable documentation, you should obtain copies of these prior to submitting your retirement application. Please call the Fund Office at (212) 465-8888, menu option 3 for the Pension Department.

Retiree Disability Pension Benefits

The Pension Fund's Annual Pension Audit will be mailed to retired members who receive a Disability Pension benefit by early November. You will be required to provide proof of your continued receipt of Social Security (S.S.) disability benefits by submitting a copy of your most recent Social Security Disability check or a copy of "Your New Benefit Amount" notice from the Social Security Administration. If your check is electronically transferred into your bank account, you may submit your most recent bank statement, provided that the transfer is in your name. Should you have any questions regarding this matter, please contact the Pension Department at (212) 465-8888, menu option 3.

Steamfitting Industry Assistance Program (SIAP)

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**.

