

# Iron Workers District Council of Western NY and Vicinity

Fund Office- (585) 424-3510 / 1(800) 288-0782  
We're on the Web! Visit us at: [www.ironworkersdcwny.com](http://www.ironworkersdcwny.com)

## Special Interest Articles:

- New administrator of prescription drug benefit
- Saving on your co-insurances
- Supplemental Disability Benefits

## 2012 Annual Open Enrollment Welfare Fund

'Tis the season again! It is that time of year when you are able to make changes to your health care (Welfare Fund) coverage.

During this period, you will be able to add or drop eligible dependents. If other coverage is available to you through a spouse, you can opt out of the Plan's coverage and elect only Basic coverage. You must provide proof of other health insurance to choose Basic coverage.

Eligible dependents include: a spouse, a child by birth, a child by adoption or placed for adoption, or those covered by a Qualified Medical Support Order.

If an eligible dependent(s) has not been previously covered, we would need a copy of a marriage license or birth/adoption certificate to enroll them effective January 2012.

Members with dependent students over the age of 19, we are no longer requiring student certification forms. Eligible dependents (students and non-students) are able to remain on your insurance until they are 26 years of age, as long as they are not entitled to coverage from their employer. A special "adult dependent enrollment" form is required **each year** for

dependents age 19 and older.

Just a reminder to make sure you have beneficiary forms completed for your Pension, Welfare, and Annuity Funds (if applicable). Forms can be found on our web site or by calling the Fund Office.

Read all of the enclosed open enrollment information carefully and call the Fund Office with any questions. Soon, you will be receiving information about your Supplemental/Annuity split options!

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## New Administrator of Prescription Drug Benefit for 2012

We are pleased to announce that starting January 1, 2012, Medco Health Solutions, Inc. will provide you with your prescription drug benefit.

What does this mean for you? The biggest change is that **you will need to present a new Medco prescription drug card** at the pharmacy when you go to get a new prescription or refill in 2012. New cards will be mailed out by Medco in December. The drug coverage will remain the same, in regards to

what drugs are covered under the Plan. We are working closely with Medco to make this change as seamless as possible for our members. If you have a drug that requires prior authorization, that information will be transferred to the new Medco system. If you have any difficulties when obtaining a prescription, contact the Fund Office. For our retirees and those members on COBRA, who pay a percentage of the drug cost, you should see

a reduction in your co-insurances come 2012. We will also be adding an optional mail order service for up to a ninety (90) day supply of a maintenance drug. Please make sure you open all your mail from the Fund Office and read all the materials from Medco carefully.

## Get Hip with HIPAA!

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*"The ironworkers are a real tight union. They live and die by each other."*

-Richard Dean

HIPAA is an acronym for the Health Insurance Portability and Accountability Act of 1996. It is a law that was enacted to protect your personal health care information. The Fund Office has many safeguards in place to protect your health care information. Some examples include sending secure e-mails, firewalls on our server, confidentially destroying

files, and limiting access of your information to only designated staff.

In addition, we are unable to give out your health information to another individual unless we have a signed release form from you. This includes your spouse or a friend. If a spouse was to call and question a medical claim, unless we have an updated HIPAA release form on file, we will not be

able to release any information to them. This is also true for parents asking questions on their dependents who are over 18 years of age.

You have the right to revoke a HIPAA release form at anytime by contacting the Fund Office.

HIPAA release forms are available on our website: [www.ironworkersdcwny.com](http://www.ironworkersdcwny.com)

## Tips on saving money when using your health insurance

Everyone is looking to save money wherever they can these days. Here are some helpful tips that you can use to get the most out of your Plan!

The Welfare Plan is designed to give you the freedom of choosing your own health care providers. However, if you choose to stay in-network, you can save money on your co-insurances!

The Iron Workers Welfare Plan has a contract with PHCS/MultiPlan giving you access to more than 900,000 credentialed health care providers. When using an in-network provider they agree to charge a certain fee for their services.

In addition to that savings, you pay 10% less for using in-network providers then when using an out-

of-network provider. However, this is an individual's choice whether to use an in-network or an out-of-network provider for their health care. To find a network provider, go to [www.Multiplan.com](http://www.Multiplan.com) or call 1 (888) 987-7427.

Have a child with an ear ache or think you sprained your ankle playing football on a weekend? Think about using an Urgent Care facility instead of an Emergency Room. Your co-insurances tend to be less than an emergency room and you often avoid the long wait time that is associated with the ER.

Do you remember hearing your grandparents say "an ounce of prevention is worth a pound of cure"? Well, that saying is still

true today! Make sure you get routine physicals, screenings, and flu shots for yourself and your family.

The Fund pays up to \$150 towards a routine physical for adults on an annual basis, including any necessary immunizations.

Effective July 1, 2011, the Fund removed the visit limitation on physicals for children from the age of 7-19. They are now able to have annual physicals reimbursed by the Plan.

On our website, you will find the Plan's Summary Plan Description, which will provide more information on your benefit coverage.

## Eligibility for Welfare Fund Benefits (Health Insurance)

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*“Strength does not come from winning. Your struggles develop your strengths. When you go through hardships and decide not to surrender, that is strength.”*

- Arnold Schwarzenegger

New employees, or those returning to the trade after being absent for more than a year, become eligible for Welfare Fund benefits the first month after they have worked 400 hours in six (6) consecutive months.

After initial eligibility, an employee who works at least 200 hours during each three month period shall be covered for the corresponding three month Eligibility Period. (See chart)

If an employee works at least 100 hours in a work period, but less than the 200 required, they can self pay to continue coverage. If you are eligible for the self pay option, you will be notified by mail of the number of hours you are short and the amount

needed to maintain coverage. Individual eligibility information is available on our website. Please contact the Fund Office with any discrepancies with hours worked or for a user name and password to the website.

Work Period	Eligibility Period
January through March	June, July, and August
April through June	September, October, November
July through September	December, January, February
October through December	March, April, May

\*Exception- Winter Month Rule: If you work at least 400 hours from October thru March (6 months), you will be eligible for benefits for the June thru August eligibility period.

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*“Many of the great achievements of the world were accomplished by tired and discouraged men who kept on working.”*

## Supplemental Disability Benefit

The Plan pays you a weekly benefit for disability during which you are prevented from working. You must be **active and enrolled in the Welfare Plan at the time the injury occurred** in order to be eligible for this benefit.

Your disability benefit will commence on the eighth day of disability and is payable for a maximum of 26 weeks. Claims should be reported to the Fund Office within 21 days of

the injury. Benefits are only payable for those days you are under the care of a physician and those days which you are not performing work.

The benefit amount is \$200 a week, minus applicable taxes. In addition, you will be credited 20 hours per week for Welfare Fund benefits and 40 hours per week for Pension Fund benefits.

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*Iron Worker Unions were created in the early 1900's. The Union's first order of business was to give disabled Ironworkers \$5 dollars a week to compensate for lost wages.*

## Supplemental Fund: Locals 33 & 440

The Fund Office frequently receives questions about “what is reimbursable” under the Supplemental Fund. First, it is important to understand that the Supplemental Plan is a Tax deferred plan and is only to be used for qualified medical expenses.

Some examples are insurance premiums (i.e. COBRA or self pay) and expenses not covered under your health insurance (i.e. Co-pays, expenses exceeding your annual limits, or services not covered under another plan).

The following is a sample list of some over-the-counter (“OTC”) products that are reimbursable

under the Supplemental Fund: allergy and sinus medication, pain relievers, cold and flu medications, and antacids. Effective January 2011, due to the Affordable Care Act, these OTC products require a doctor’s prescription to be submitted along with the claim form to be qualified for reimbursement.

There are some limits to what is covered under the Supplemental Plan. The following are examples of items **not eligible** for reimbursement: cosmetic procedures/items, diet foods, suntan lotions, and toothbrushes and paste.

For a list of items payable and excluded under the Supplemental Fund, visit the website or contact the Fund Office.

Make sure when submitting eligible expenses to the Supplemental Fund that the claim form is filled out completely and all necessary documentation is attached to avoid delays in payment.

For those with automatic rollover, reimbursement for your out-of-pocket expenses will be mailed the first part of the month following the month payment is made by the Welfare Plan.



## Dental Benefit Coverage

Unlike the medical (Welfare) benefit, the dental benefit does not have a network of dentists. The Fund reimburses 80% of reasonable and customary (“R&C”) rates, up to an annual maximum of \$1,500 for adults. Note that dependents under the age of 19 are not subject to the \$1,500 annual max.

If your dentist charges more than the R&C rates, you would be responsible for the difference.

You are eligible for an exam and cleaning every six (6) months and bitewing x-rays every twelve months.

Other procedures may have other frequency limits. If you are looking to have extensive work done, the best way to know what your coverage would be is to ask the dental office to send over a “pre-determination” of benefits. This will give you and your dentist a detailed explanation of what is

covered and what your out-of-pocket expense would be.

Under the Plan, you and your eligible dependents are also entitled to \$2,050 worth of orthodontics per individual, per lifetime. The orthodontic benefits are paid out over a period of up to twenty months.

If you have questions about the dental benefit, please call the Fund Office at (585) 424-3510.

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*“Courage doesn’t always roar. Sometimes courage is the quiet voice at the end of the day saying, “I will try again tomorrow.”*

-Mary Anne Radmacher

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[www.adatum.microsoft.com](http://www.adatum.microsoft.com)

In a few words, it should accurately represent the contents of the story and draw readers into the story. Develop the headline before you write the story. This way, the headline will help you keep the story focused.

Examples of possible headlines include Product

Wins Industry Award, New Product Can Save You Time, Membership Drive Exceeds Goals, and New Office Opens Near You.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press

releases and market studies.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

## Continued Story Headline

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful

content to your newsletter is to develop and write your own articles, or to include a calendar of upcoming events or a special offer that promotes a new product.

You can also research

articles or find "filler" articles by accessing the World Wide Web. You can write about a variety of topics, but try to keep your articles short.

## *About Our Organization..*

Think about your article and ask yourself if the picture supports or enhances the message you're trying to convey. Avoid selecting images that appear to be out of

context.

Microsoft includes thousands of clip art images that you can choose and import into your newsletter. There are

also several tools you can use to draw shapes and symbols.

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