



UNITED WIRE METAL & MACHINE HEALTH & PENSION FUNDS

FUNDS/LOCAL 810 NEWSLETTER

SUMMER 2015

This newsletter includes important information about an important change recently made to the United Wire, Metal and Machine Pension Plan and the Local 810 Affiliated Pension Plan. The changes summarized below apply to both Plans. If you are a participant in the either Plan, please keep this newsletter with your Plan documents and share this information with your family.

A Message from the Funds Administrator

Dear Participants,

We would like to welcome the new members of Local 810 who joined us as of March 1, 2015. These Union Brothers and Sisters were formerly members of Local 805 and we are proud to have them in our 810 Family.

Although the Welfare benefits between the two Locals are similar in many ways, they are not exactly the same, which is why I urge you to read your SPD carefully and if you have any questions or are unsure of something call us (212-691-4100). Rosanna and her team are here to help you. In order to keep our Welfare Fund strong it is necessary to administer the Fund in a very organized, consistent way. We follow the Fund's Benefit Plan precisely. Since the Plan may differ than the one you previously had, it is important that you verify something that you are not sure of. We are very proud of the financial strength of our Welfare Fund and this strength comes from the fact that we constantly strive to conserve the Fund's assets for the members by assuring that the benefits are paid equitably and fairly. We have organizations that monitor claims to eliminate the possibility of fraud. Fraudulent claims are dealt with very seriously and in past years we have been successful in deterring dishonest claims. This can result from a non-eligible person using a members ID card which is a violation of Federal Law and will cause an immediate cessation of benefits as well as possible prosecution.

You can help us conserve the assets of the Fund by reading your EOB form (explanation of benefits) that you receive after your doctor or hospital visit. If there is a procedure or diagnostic item on your EOB, which you did not receive, let us know. Some unscrupulous practitioners can add things to the bill, which the Fund would pay for, even if you did not receive the service. For example, you may get an EOB indicating that your doctor did a chest x ray in his office. If you did not get this x-ray it is very important that you let us know. In this way you'll be helping the Fund protect its assets so you and your family will be protected for years to come.

As an important reminder: your ID card says *"All laboratory and diagnostic testing MUST be performed in a free-standing facility"* This means if you need any diagnostic test such as X-ray, CAT scan, MRI, blood test, etc. it must not be done in a hospital unless you are an in-patient. If you go to a hospital for any of these and other diagnostic tests, you will be responsible for the charges. Hospitals charge much more for these tests than free standing labs and imaging centers. If you are not sure if a center is free standing or part of a hospital, call us and we will advise you on where to go so all your tests will be paid for by your Fund. You can even save copays by using certain providers.

This year the Annual Health Fair will be held on Saturday September 12, 2015 from 10am—2pm. We urge all our members and their families to join us at the Local for an afternoon of food, music, prizes and entertainment for the children. While you are here, make an appointment at the Dental Center. Our talented Dentists and their staff look forward to greeting you. Come and meet some of our providers. Magnacare, Vision Screening, National Health Plan, Heartscan Services and Express Scripts will be here to say "hello" and provide some little gifts.

On behalf of the Trustees of the Welfare Fund, I wish you a very Happy and Safe Summer season. -Harvey Morgan



¡BIENVENIDO!



Un mensaje de nuestro Administrador del Fondo

Estimado Participantes,

Le damos una bienvenida a los miembros nuevo de Local 810, que entraron a partir del 1 de Marzo 2015. Estos Hermanos y Hermanas eran miembros de Local 805 y estamos orgullosos de tenerlos en nuestra familia.

Aunque los beneficios de Bienestar entre los dos locales eran similar, no son exactamente igual. Por esta razon les urjo leer su SPD cuidadosamente y si usted tiene alguna pregunta, o esta inseguro de algo, por favor llamemos. Rosanna y su personal estan aqui para ayudarlos. Para poder mantener nuestro Fondo fuerte es necesario administrar el Fondo de una manera organizada y coherente. Nosotros seguimos el Plan precisamente. Como el Plan difiere al que usted tenia, es muy importante que usted confirme algo si se siente inseguro. Estamos muy orgulloso en la fortaleza de nuestro Fondo de Bienestar, y esta solidez viene con la realidad que nosotros constantemente tratamos de conservar los activos del Fondo para los miembros asegurando que los beneficios son pagos equitativamente. Tenemos organizaciones que monitorizan los reclamos para eliminar la posibilidad de fraude. Reclamos fraudulentos son tratados seriamente y en los ultimos años hemos sido afortunado en impedir los reclamos fraudulentos. Esto resulta cuando una persona que no es elegible usa la tarjeta medica de un miembro. Esto es una violacion de la Ley Federal y causará cese inmediato de beneficios ademas de la posibilidad de acusación.

Usted puede ayudarnos conservar los activos del Fondo leyendo su EOB (explicación de beneficios) despues de su visita al medico o hospital. Si hay un procedimiento o examen diagnostico en su EOB, que usted no recibió, dejanos saber. Algunos medicos inescrupulosos le pueden añadir servicios a la cuenta, que el Fondo paga, aunque usted no lo haya recibido. Por ejemplo, usted puede recibir un EOB indicando que el medico le cojió una radiografia en su oficina. Si a usted no le cojieron una radiografia, es muy importante que nos deje saber. De esta manera usted esta ayudando el Fondo proteger los activos para que usted y su familia tengan beneficios en los años venideros.

Un aviso importante: su tarjeta dice "All laboratory and diagnostic testing MUST be performed in a free-standing facility" Esto significa que si usted necesita un examen diagnostic como radiografia, TAC, MRI, análisis de sangre, etc. no se lo haga en un hospital a menos que usted sea paciente hospitalizado. Si usted se hace estos exámenes y algun otro examen diagnostic en un hospital, usted será responsable para los cargos. Los hospitales cobran mucho mas por estos exámenes comparado con los laboratorios que son independientes. Si usted no esta seguro si un centro es independiente o parte del hospital, llamanos y le avisamos donde puede ir para hacerse todos sus exámenes pago por el Fondo. Usted se puede ahorrar el co-pay usando ciertos proveedores.

Este año nuestra Feria de Salud será el Sabado ,12 de Septiembre 2015. Invitamos a todos nuestros miembros y sus familias para disfrutar el dia con comida, musica, premios y entretenimiento para los niños. Mientras estan aquí, hagan una cita en el Centro Dental. Nuestros dentistas y su personal esperan conocerlos. Vengan y conocean algunos proveedores. Magnacare, Vision Screening, National Health Plan, Heartscan Services y Express Scripts estaran aqui para saludarlos y darle regalitos.

De parte de la Administracion , le deseo un verano alegre y cuidadoso.

Dental Center

Our Dental Center is available to all eligible active and retired union members and their families. The Dental Center has been providing services to our union members for the past 40 years.

Conveniently located at: 24-09 38th Avenue, Long Island City NY 11101. Free limited onsite parking is available.

Office hours: Open 5 days a week. Tuesday, Wednesday, and Thurs are from 9:00 am to 6:30 pm. Friday from 9:00 am to 6:00 pm. Saturday from 9:00 am to 4:00 pm.

Frequently asked questions:

Who is eligible? Free for all active union members and their families. Retirees pay based on our very low fee schedule.

What does it cost? The Dental Center will accept most dental insurance plans. Once your eligibility for dental benefits is verified, only your co-pays and deductibles will be collected. You will not have additional out of pocket costs. Dentists at our Dental Center are credentialed by NY area dental plans: DDS, Healthplex, HIP, MetLife, Cigna, Delta Dental, and others.

What if I do not have dental benefits? If you do not have dental benefits, you will be considered self-pay. You will pay the same low fee schedule that is covered by dental benefits. The Dental Center accepts checks, debit, or credit cards (Mastercard, Visa, and American Express).

For more information call 212-691-4140

Our caring dentists, dental assistants, and office staff look forward to helping you maintain your dental health and bright smile!





Dear Local 810 Teamster Member:

United Wire Metal Machine & Health Welfare Fund are pleased to announce a new Vision Care Benefit for our members. On **August 1, 2015**, we are introducing a new Vision Care Program through Davis Vision as another network option to our vision program.

The Vision Care Program will feature an **in-network benefit** that provides you and your covered dependent(s) with complete coverage for eye examinations, eyeglasses, or contact lenses. The newly additional vision care program will also feature value added services, such as a Laser Vision discount program and Davisvisioncontacts.com contact lens mail order program. Members choosing to go out of network will still be able to submit a claim form to the Fund for reimbursement (please refer to the plan material for specific information).

Soon you will be receiving a package of vision care information from our new administrator, Davis Vision. There is a summary benefit brochure with a complete description of the Vision Care Program and ID card(s). Additionally, there is also a Personalized Provider Listing with network locations closest to your home zip code. If you wish to obtain a list of additional providers under the new program, please contact Davis Vision at 1-800-999-5431 or log on to www.davisvision.com after the August 1st effective date.

After careful consideration throughout this vision care process, the Board of Trustees and I are excited to bring you an enhanced vision care alternative with a national provider network of over 40,000 provider locations. Make sure that you and your family have your eyes checked. Should you have any questions about the Vision Care Benefit, please contact the Fund at 212-691-4100 Ext. 313 and/or Davis Vision at 1-800-999-5431 or @ www.davisvision.com.

Sincerely,

Mike Smith

President – Local 810 IBT



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Participating Hospitals: Upstate

MAGNACARE™
Self-Insured Health Plans



NEW YORK HOSPITALS - UPSTATE

ALBANY

- Albany Medical Ctr.
- Albany Memorial Hospital
- St. Peter's Hospital

ALLEGANY

- Cuba Memorial Hospital
- Jones Memorial Hospital

BROOME

- Our Lady of Lourdes Hospital

CATTARAUGUS

- Olean General Hospital

CAYUGA

- Auburn Community Hospital

CHAUTAUQUA

- Brooks Memorial Hospital
- Lakeshore Health Care Center
- Westfield Memorial Hospital
- Woman's Christian Association Hospital - WCA

CLINTON

- Champlain Valley Physicians Hospital Medical Ctr.

COLUMBIA

- Columbia Memorial Hospital

DELAWARE

- Margaretville Memorial Hospital

ERIE

- Bertrand Chaffee Hospital
- Buffalo General Medical Center
- Erie County Medical Ctr.
- Kenmore Mercy Hospital
- Mercy Hospital
- Millard Fillmore Suburban Hospital
- Roswell Park Cancer Institute
- Sisters of Charity Hospital - St. Joseph's Campus
- Sisters of Charity Hospital
- Mercy Hospital – Orchard Park Division

- Women and Children's Hospital of Buffalo

ESSEX

- Elizabethtown Community Hospital
- Moses Ludington Hospital

GENESEE

- United Memorial Medical Ctr.

HERKIMER

- Little Falls Hospital

LIVINGSTON

- Nicholas H. Noyes Memorial Hospital

MONROE

- Golisano Children's Hospital At Strong
- Highland Hospital Of Rochester
- Rochester General Hospital
- Strong Memorial Hospital
- The Unity Hospital of Rochester
- The Unity Hospital of Rochester – St. Mary's Campus

MONTGOMERY

- St. Mary's Hospital – All divisions

NIAGARA

- Degraff Memorial Hospital
- Eastern Niagara Hospital - Newfane
- Eastern Niagara Hospital - Lockport
- Mount St. Mary's Hospital
- Niagara Falls Memorial Medical Ctr.

ONEIDA

- Faxton – St. Luke's Healthcare – All Divisions
- Rome Memorial Hospital
- St. Elizabeth Medical Ctr.

ONONDAGA

- Crouse Hospital
- Upstate University Hospital – Community Campus
- Upstate Medical University

ONTARIO

- Clifton Springs Hospital Clinic
- Frederick Ferris Thompson Hospital
- Geneva General Hospital

ORLEANS

- Medina Memorial Hospital

OSWEGO

- Oswego Hospital

RENSSELAER

- Burdett Care Center
- Samaritan Hospital
- St. Mary's Hospital

SARATOGA

- Saratoga Hospital

SCHENECTADY

- Ellis Hospital – All Divisions

SCHUYLER

- Schuyler Hospital

ULSTER

- Ellenville Regional Hospital
- Health Alliance Mary's Avenue Campus
- Health Alliance Broadway Campus

WARREN

- Glens Falls Hospital

WAYNE

- Newark-Wayne Community Hospital

WYOMING

- Wyoming County Community Hospital

YATES

- Soldiers & Sailors Memorial Hospital

OTHER AREA HOSPITALS (VERMONT)

- University of Vermont Medical Ctr.

Participating Hospitals: Downstate

MAGNACARE[™]
Self-Insured Health Plans



NEW YORK HOSPITALS - DOWNSTATE

BRONX

- Bronx Lebanon Hospital Ctr. - All Divisions
- Jacobi Medical Ctr.
- Lincoln Medical & Mental Health Ctr.
- Montefiore Medical Ctr. - All Divisions
- North Central Bronx Hospital
- St. Barnabas Hospital

DUTCHESS

- MidHudson Regional Hospital of Westchester Medical Ctr.
- Northern Dutchess Hospital
- Vassar Brothers Medical Ctr.

KINGS

- Brookdale Hospital Medical Ctr.
- Brooklyn Hospital Ctr. – Downtown Campus
- Coney Island Hospital
- Interfaith Medical Ctr.
- Kings County Hospital Ctr.
- Kingsbrook Jewish Medical Ctr.
- Mount Sinai Beth Israel Medical Ctr. - Brooklyn
- New York Community Hospital Of Brooklyn
- New York Methodist Hospital
- NYU Lutheran
- University Hospital of Brooklyn
- Woodhull Medical & Mental Health Ctr.
- Wyckoff Heights Medical Ctr.

NASSAU

- Franklin Hospital
- Glen Cove Hospital
- Mercy Medical Ctr.
- Nassau University Medical Ctr.
- North Shore University Hospital - Manhasset
- North Shore University Hospital - Syosset
- Plainview Hospital
- St. Francis Hospital – The Heart Ctr.
- St. Joseph Hospital
- South Nassau Communities Hospital

- Winthrop University Hospital

NEW YORK

- Bellevue Hospital Ctr.
- Harlem Hospital Ctr.
- Lenox Hill Hospital
- Manhattan Eye, Ear & Throat Institute
- Memorial Sloan Kettering Cancer Ctr.
- Metropolitan Hospital Ctr.
- Mount Sinai Beth Israel Medical Ctr.
- Mount Sinai Hospital
- Mount Sinai Luke's Hospital Ctr.
- Mount Sinai Roosevelt Hospital Ctr.
- New York Eye & Ear Infirmary
- New York Presbyterian Hospital - Columbia University Medical Ctr. and Allen Pavilion
- New York Presbyterian Hospital – Lower Manhattan Hospital
- New York Weill Cornell Ctr.
- NYU Hospital For Joint Diseases
- NYU Langone Medical Ctr.

ORANGE

- Bon Secours Community Hospital
- Orange Regional Medical Ctr.
- St. Anthony Community Hospital
- St. Luke's Cornwall Hospital - Cornwall Campus
- St. Luke's Cornwall Hospital - Newburgh Campus

PUTNAM

- Putnam Hospital

QUEENS

- Elmhurst Hospital Ctr.
- Flushing Hospital Medical Ctr.
- Forest Hills Hospital
- Jamaica Hospital Medical Ctr.
- Long Island Jewish Medical Ctr.
- Steven & Alexandra Cohen Children's Medical Ctr. of NY
- Mount Sinai Hospital Of Queens
- New York Hospital Of Queens
- Queens Hospital Ctr.

- Schneider's Children Hospital
- St. John's Episcopal Hospital – South Shore

RICHMOND

- Richmond University Medical Ctr.
- Staten Island University Hospital North Side
- Staten Island University Hospital South Side

ROCKLAND

- Good Samaritan Hospital
- Nyack Hospital

SUFFOLK

- Brookhaven Memorial Hospital Medical Ctr.
- Eastern Long Island Hospital
- Good Samaritan Hospital Medical Ctr.
- Huntington Hospital
- John T. Mather Memorial Hospital
- Peconic Bay Medical Ctr.
- St. Catherine Of Siena Medical Ctr.
- St. Charles Hospital & Rehabilitation Ctr.
- Southampton Hospital
- Southside Hospital
- Stony Brook University Hospital

SULLIVAN

- Catskill Regional Medical Ctr.

WESTCHESTER

- Blythedale Children's Hospital
- Hudson Valley Hospital Ctr.
- Lawrence Hospital Ctr.
- Montefiore Mount Vernon Hospital
- Montefiore New Rochelle
- Northern Westchester Hospital Ctr.
- Phelps Memorial Hospital Ctr.
- St. John's Riverside Hospital – All divisions
- St. Joseph's Medical Ctr.
- Westchester Medical Ctr.
- White Plains Hospital Ctr.

Participating Hospitals: New Jersey

MAGNACARESM
Self-Insured Health Plans



NEW JERSEY HOSPITALS

ATLANTIC

- AtlantiCare - Atlantic City
- AtlantiCare - Pomona

BERGEN

- Bergen Regional Medical Ctr.
- Englewood Hospital & Medical Ctr.
- Hackensack University Medical Ctr.
- HackensackUMC at Pascack Valley
- Holy Name Medical Ctr.
- Valley Hospital

BURLINGTON

- Deborah Heart & Lung Ctr.
- Virtua Memorial Hospital Of Burlington County
- Virtua West Jersey Hospital - Marlton

CAMDEN

- Kennedy Memorial Hospitals - Cherry Hill Campus
- Kennedy Memorial Hospitals - Stratford Campus
- Virtua West Jersey Hospital - Voorhees

CUMBERLAND

- Inspira Medical Center Vineland

ESSEX

- Clara Maass Medical Ctr.
- East Orange General Hospital
- HackensackUMC Mountainside
- Newark Beth Israel Medical Ctr.
- St. Barnabas Medical Ctr.
- St. Michael's Medical Ctr.

GLOUCESTER

- Kennedy Memorial Hospitals - Washington Township
- Inspira Medical Center Woodbury

HUDSON

- Bayonne Medical Center
- Christ Hospital
- Hoboken University Medical Ctr.

HUNTERDON

- Hunterdon Hospital

MERCER

- Robert Wood Johnson University Hospital Hamilton

MIDDLESEX

- JFK Medical Ctr.
- Raritan Bay Medical Ctr. - Old Bridge
- Raritan Bay Medical Ctr. - Perth Amboy
- Robert Wood Johnson University Hospital
- St. Peter's University Hospital
- University Medical Ctr. of Princeton

MONMOUTH

- Bayshore Community Hospital
- Centrastate Medical Ctr.
- Jersey Shore University Medical Ctr.
- Monmouth Medical Ctr.
- Riverview Medical Ctr.

MORRIS

- Chilton Medical Ctr.
- Morristown Medical Center
- St. Clare's Hospital-Boonton Township
- St. Clare's Hospital - Denville
- St. Clare's Hospital - Dover

OCEAN

- Community Medical Ctr.
- Monmouth Medical Ctr. Southern Campus
- Ocean Medical Ctr.
- Southern Ocean County Hospital

PASSAIC

- St. Joseph's Wayne Hospital
- St. Joseph's Regional Medical Ctr. - Paterson

SALEM

- Inspira Medical Center Elmer

SOMERSET

- Robert Wood Johnson University Hospital Somerset

SUSSEX

- Newton Medical Center

UNION

- Overlook Medical Center
- Robert Wood Johnson University Hospital Rahway
- Trinitas Regional Medical Ctr.

WARREN

- Hackettstown Community Hospital
- Warren Hospital

The 8th Annual Health Fair

**Come join our 8th Annual
Health Fair!**

PICNIC

The word 'PICNIC' is written in large, bold, yellow letters with a black outline. Inside each letter, there are black silhouettes of people engaged in various picnic activities: a person holding a plate, a person sitting at a table, a person grilling, a person playing a game, and a person with a child.

**Saturday, September 12, 2015
UWMM Health and Welfare Fund
24-09 38th Ave. LIC, NY 11101
212-691-4100
11am – 2pm**

Our vendors, suppliers, benefit staff will be here to answer questions regarding your benefits. Enjoy food, refreshments for all members and their families. Entertainment, raffle tickets, prizes.



Congratulations to our members with new additions!

To Ms. Robin Cipolla from LaSorsa Management on the birth of her daughter **Hailey**

To Mr. & Mrs. Dalmeus from Harold Levinson Assoc. on the birth of their son **Robby**

To Mr. & Mrs. Diedrick from Universal Metal & Ore co. on the birth of their son **Dylan**

To Mr. & Mrs. Flores from Mason Industries on the birth of her daughter **Norma**

To Mr. & Mrs. Irizarry from Fordham University on the birth of their daughter **Makenzie**

To Mr. & Mrs. Lemus from Mason Industries for the birth of their daughter **Stefany Franco**

To Mr. & Mrs. Linares from Fordham University on the birth of their daughter **Emma**

To Mr. & Mrs. Monem from NYU Medical Center on the birth of their twins **Beya & Zidan**

To Ms. Latoya Redd from LaSorsa Management on the birth of her daughter **Morgan**

To Mr. & Mrs. Toxtli from Architectural Windows Corp. for the birth of their daughter **Daniela**



HIPAA Notice of Privacy Practices

If you would like to see (or obtain a copy of) the Fund's HIPAA Notice of Privacy Practices, please contact the Privacy Officer at the United Wire Metal and Machine Health & Welfare Fund Office, 24-09 38th Avenue, Long Island City NY 11101, at (212) 691-4100. The notice describes how the fund uses and discloses protected health information, and it also discusses important rights that you have under Federal law with respect to your protected health information

Prescription Drug Coverage & Medicare Info

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with United Wire, Metal and Machine Welfare Fund and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. It has been determined that the prescription drug coverage offered by the United Wire, Metal and Machine Welfare Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current United Wire, Metal and Machine Welfare Fund coverage will be affected. For those individuals who elect Part D coverage, coverage under the entity's plan will end for the individual and all covered dependents. If you drop your current prescription drug coverage and enroll in Medicare prescription drug coverage, you may not enroll back into the United Wire, Metal and Machine Welfare Fund benefit plan during an open enrollment period under the United Wire, Metal and Machine Welfare Fund benefit plan.

If you do decide to join a Medicare drug plan and drop your current United Wire, Metal and Machine Welfare Fund coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with United Wire, Metal and Machine Welfare Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information at 1-212-691-4100. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through United Wire, Metal and Machine Welfare Fund changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
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If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date: June 6, 2015

Name of Entity/Sender: United Wire, Metal and Machine Welfare Fund

Contact: Rosanna Furio

Address: 24-09 38th Avenue, Long Island City, NY 11101

Phone Number:1-212-691-4100

Medicare^{Rx}
Prescription Drug Coverage ^{Rx}



IMPORTANT NUMBERS TO REMEMBER

List of participating radiology facilities that accept our coverage and waive the co-payment for all diagnostic radiological services.

Union Square Diagnostic Imaging West

147 W. 15th Street (between 6th & 7th Avenue)
New York, NY 10003
212-473-2300
(Mammography, Biopsy, Bone Density, Ultrasound, Doppler, X-Rays)

Union Square Diagnostic Imaging

140 4th Avenue
New York, NY 10003
212-473-2300
(Cat scans, MRI, Pet Scan)
*This provider has several locations for your convenience

Lenox Hill Radiology & Medical Imaging Associates, P.C.

61 East 77th Street, New York NY 10021
212-772-3111
*This provider has several locations for your convenience

Distinguished Diagnostic Imaging

1484 Williamsbridge Road
Bronx, NY 10461
718-828-6800
ALSO
625 E. Fordham Road
Bronx, NY 10458
718-828-6800
MRI, X-Rays, Dexa Scan, Ultrasound only

Zwanger-Perisi Radiology

*Locations throughout Long Island (516/631) 992-6437

For diabetic supplies call: BYRAM 1-877-902-9726

Better Living Now: 1-800-854-5729

Edge Park: 1-888-394-5375

Avoid out of pocket costs, for all your laboratory services use a free-standing participating lab such as Quest Laboratories , Lab corp of America, Bio Reference Lab. You will find many other participating labs on the Magnacare website: <http://www.magnacare.com>. Also, all radiology services must be performed at a free-standing radiology. Contact Magnacare for participating providers in your area.

To All Participants and Beneficiaries

DATE: JUNE 6, 2015

FROM: BOARD OF TRUSTEES OF UWMM HEALTH & WELFARE FUND

TO ALL PARTICIPANTS AND BENEFICIARIES

Notify the Fund Office of all changes to your contact information, address, telephone number, e-mail address, and dependency status e.g. birth, marriage, divorce, death, as this effects participants and beneficiaries rights to benefits. If a participant or beneficiary fails to notify the Fund of a change in their dependency status, and the Fund therefore provides benefits erroneously, the participant or beneficiary may be liable to reimburse the Fund.

Este folleto contiene un resumen de sus derechos y beneficios por United Wire Metal and Machine Health and Welfare Fund. Si tiene dificultad en entender cualquiera parte de este folleto, contacte Harvey Morgan, el administrador del United Wire Metal and Machine Health and Welfare Fund, en su oficina, 24-09 38th Avenue, Long Island City, New York 11101, entre 9-5pm, Lunes - Viernes. Tambien, puede llamar a 212-691-4100 para asistencia.

RECORDATORIO:

A TODOS LOS PARTICIPANTES Y BENEFICIARIOS

Los participantes y los beneficiarios deberán notificar al plan de todos los cambios a su información de contacto, por ejemplo dirección, número telefónico, dirección de correo electrónico, y su estado de dependencia por ejemplo nacimiento, matrimonio, divorcio, muerte, ya que esto afecta a los participantes y los derechos de los beneficiarios a los beneficios. Si un participante o beneficiario no notifica a su plan de un cambio en su situación de dependencia, y por lo tanto, el plan ofrece beneficios erróneamente, el participante o beneficiario puede ser responsable de reembolsar el plan.

Local 810 Has a New Website

Visit our recently re-designed website for additional union and benefit plan information at: <http://www.local810.org>. Keep up to date and receive the latest news from United Wire Metal and Machine and Welfare Fund by joining our newsletter also located on our website in the Union Information section.



2016 SCHOLARSHIP OPPORTUNITIES

Every year, United Wire, Metal, and Machine Health & Welfare Fund (the “Fund”) provides the opportunity for you to collect up to \$8,000 toward the education of your dependent child. If you have a son or daughter graduating from high school you should apply for a Scholarship for your child from the Health & Welfare Fund.

The Fund offers four scholarships every year, worth up to \$8,000, for the eligible dependents of Health & Welfare Fund participants. The criteria considered, the application procedure and the obligations of the winners are detailed below:

Scholarship Determination

Four scholarships are available each year to the sons and daughters of Health & Welfare Fund participants who have been employed for at least 3 consecutive years (as of April 30th of the year in which their child is applying) with an employer contributing to the Fund. A “child” is an eligible dependent as defined by the Plan. The applicant must also graduate from high school in the academic year in which the first annual amount (\$2,000) is awarded.

Scholarships are not available for students who are already attending a college or university nor are they available for graduate study. In addition, scholarships are not available for children (as defined above) of members who are retired or on withdrawal from the Union, children of officers or delegates of the Local Union or of employees of the Local Union, the Fund, and the Pension Fund.

Application Procedure

Eligible students may contact the Fund office for applications or submit the information on a separate piece of paper and forward it to: Scholarship Awards, U.W.M.M. Health and Welfare Fund, 24-09 38th Ave, 3rd Floor, Long Island City, NY 11101. The application must be postmarked no later than April 30th of the year in which the applicant expects to graduate high school. Applications post-marked after that date will not be considered.

The application must contain the applicant’s name, a request to enter the applicant’s name for consideration, and the expected high school graduation date of the applicant. It must also include a brief statement describing other qualifications such as the extracurricular activities in which the applicant participated.

Selection of Winners

The winners of the scholarship are selected on the basis of their high school grades, their test scores on either the American College Test (the “ACT”) or the Scholastic Aptitude Test (the “SAT”), and other qualifications of the student. A former representative of New York University reviews the applications of each candidate for the scholarship and makes a recommendation on winners to the Board of Trustees. The Board of Trustees reserves the right to require any applicant to take identical tests under identical conditions if such is deemed necessary in judging any applicant or applicants. All decisions of the Board of Trustees are final.

Obligations of the Winners

The winner must apply to and attend on a full-time basis a college or university approved by a region of the American Association of Collegiate Registrars and Admissions Officers (i.e. an “accredited” college or university). In order to continue receiving the scholarship through the four years of undergraduate study the student must maintain academic standards satisfactory to the college or university that they attend. The student must submit an official transcript of courses taken and grades received each year to the Scholarship Committee.

Scholarship Application Form

Fill out the information below and mail to:

United Wire, Metal and Machine Scholarships 24-09 38th Ave, 3rd Floor, Long Island City NY 11101

The deadline for entry is April 30th, 2016

Please enter my application for the 2016 United Wire, Metal and Machine Scholarships. I will graduate from high school in 2016.

*All applicants are required to submit the following items in addition to the application form:

Scholastic Aptitude Test (SAT) scores, transcript of high school scholastic record, and a brief statement describing qualifications.

APPLICANT'S NAME:

ADDRESS:

CITY:

STATE/ZIP:

PHONE #:

PARENT'S NAME:

PARENT'S SOCIAL:

NAME OF SHOP WHERE PARENT IS EMPLOYED:

Important Message

The following hospitals located in New Jersey are **NO LONGER** participating with Magnacare. Please be sure not to use their services otherwise you will be responsible for the bills.

Meadowlands Hospital
Palisades Medical Center
University Hospital UMDNJ
St. Mary's Hospital

The following hospital located in Brooklyn is no longer participating with Magnacare: **Maimonides Medical Center**

Heartscan Services

NEW BENEFIT WITH 100% COVERAGE FOR MEMBER AND SPOUSE EFFECTIVE JANUARY 2014 (Must be in Plan 45B,45 or18)

In our continuing effort to track the latest innovative technology and provide truly comprehensive health screening programs to our participants **The United Wire, Metal, and Machine Benefit Fund** is proud to share with you news of our partnership with Heartscan Services: A non-invasive mobile cardio vascular screening and wellness program. The Trustees of the Health and Welfare Board and the founder of Heartscan Services, Marilyn Martinucci have worked together over the past few months to bring you this new cardiovascular screening benefit.

THE SCREENING PROGRAM

Heartscan Services identifies early risk factors of Heart Disease, Stroke, PAD (Peripheral arterial disease and diabetes), and Thyroid nodules. The screening is non-invasive, takes approximately 30 minutes and no preparation is required. Heartscan Services is mobile and can perform screening at locations close by your work places or home, making it convenient for all participants to take advantage of this program.

- **ECHOCARDIOGRAM** - Looks at size, shape, and movement of the heart
- **CAROTID ARTERY ULTRASOUND** - Can identify plaque in the carotid arteries, which can lead to stroke
- **ABI INDEX** - Looks for peripheral arterial diseases and early diabetes.
- **THYROID SCREEN** - Looks for Nodules.



Heartscan Services is HIPAA compliant and all results are strictly confidential.

PLAN ELIGIBILITY

LOCAL810 MEMBERS COVERED BY THE UNITED WIRE, METAL, & MACHINE WELFARE FUND AND THEIR SPOUSES - 100% COVERAGE.

We hope you will take advantage of this life saving screening. If you have any questions or would like to schedule your appointment please contact **Local 810** at 212-691-4100 ext. 313.

Heartscan Services has setup a direct phone line for our members, if you have questions please contact them directly at 1-866-518-1112.

Information Regarding Your Prescription Benefits

Any member or dependent that uses long term medication such as those used to treat high cholesterol, high blood pressure, or diabetes, MUST use the mail order services. You will not be able to pick up these medications at a retail pharmacy. You will be allowed to fill at retail only twice, after that you must use the mail order program. By using mail order, you save on co-payments for a 90 day supply, the cost of your medication will be a lot cheaper and your annual cap will last longer.

If you have any questions regarding this program please call Express Script at 1-866-713-8004 to speak with a representative. They will even contact your doctor to order your 90 day prescription.

PS. Don't wait until your prescription runs out and your costs increases.

INFORMACIÓN IMPORTANTE SOBRE SUS BENEFICIOS CON RECETA

Cualquier miembro o dependiente que utiliza la medicación a largo plazo, como los que se usan para tratar el colesterol alto, presión arterial alta, o diabetes, DEBE utilizar los servicios de pedidos por correo. Usted no será capaz de recoger estos medicamentos en una farmacia. Se le permitirá a llenar su receta en la farmacia sólo dos veces, después de que se debe utilizar el programa de pedidos por correo. Utilizando el uso de pedidos por correo, usted ahorra en co-pagos por un suministro de 90 días, el costo de su medicamento va a ser mucho más barato y su tope anual durará más tiempo.

Si usted tiene alguna pregunta acerca de este programa, por favor llame a Express Script en 1-866-713-8004 para hablar con un representante. Incluso se pondrá en contacto con su médico para pedir su receta 90 días.

PS. No espere hasta que su receta se agota y sus aumentos de costos

Office Directory

Questions regarding your health benefits such as Medical, Dental, Prescription, Optical contact the Welfare Fund at 212-691-4100 EXT. 313 Our dedicated staff are available to assist you.

Need a dental appointment or have a dental emergency contact our Dental Center at 212-691-4140

Want pension information or need an application, call our office at 212-691-4100 EXT. 313, ROSANNA and DAVID can answer all your pension questions.

Need assistance with COBRA premium or have questions about COBRA call 212- 691-4100 EXT. 313

Need a withdrawal card or have questions about your union dues call 212-691-4100, LILY or MATT can assist you.

Interested in applying for a scholarship for your child, call 212-691-4100 EXT 216, DIANE will help you with the application process.

If you want to reach your Business Agent or Union representative call 212-691-4100 and speak with our operators who will assist you.

The Affordable Care Act (ACA)

The Affordable Care Act (ACA) requires that group health plans, including multiemployer plans, report certain information about plan coverage to you and to the Internal Revenue Service (IRS). (Section 6055 of the Internal Revenue Code). The United Wire Metal & Machine Health Fund must report to the IRS the name and social security number of each participant and dependent covered by the Plan at any point during the year. Each January, starting with January of 2016, the Plan will send you the same information about you and any enrolled family members that the Plan sends to the IRS.

The purpose of this information reporting is for you to verify, and the IRS to confirm, the specific months of the year that you have health coverage in place and thus meet their individual mandate. As long as health coverage exists during a month, you and your family will not be subject to the individual mandate penalty during that month.

In order to complete the IRS forms, the United Wire Metal & Machine Health Fund needs dependent names and social security numbers. We are required to request this information from you, and to follow up if the information is not promptly received.

Please fill in the social security number for each individual listed below and return this form to: **Fund Office at 24-09 38th Ave Long Island City, NY 11101 3rd Floor**. If any individual does not have a social security number, but does have a taxpayer identification number (TIN), please provide the TIN. If you have any questions, or prefer to provide the information requested below over the phone, please call the Fund Office at 212-691-4100.

Please be assured that the Fund is required by federal law to keep this information confidential and secure.

Employee/Member Name: _____

[Please provide your Social Security Number (SSN): _____

Spouse: _____

Please provide his/her **Social Security Number (SSN):** _____

Dependent Name: _____

Please Provide his/her **Social Security Number (SSN):** _____

Dependent Name: _____

Please Provider his/her **Social Security Number (SSN):** _____

Dependent Name: _____

Please Provider his/her **Social Security Number (SSN):** _____

Dependent Name: _____

Please Provider his/her **Social Security Number (SSN):** _____

July 2015

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

This notice is intended to satisfy the annual notice requirement of a new Federal law entitled the Women's Health and Cancer Rights Act of 1998.

Effective October 21, 1998, because the United Wire Metal and Machine Health and Welfare Fund (the "Plan") provides medical and surgical benefits in connection with a mastectomy, the Plan also provides benefits for certain reconstructive surgery. In particular, the Plan will provide, to a participant or beneficiary who is receiving (or presents a claim to receive) benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy, coverage for the following:

- reconstruction of the breast on which the mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and physical complications associated with all stages of mastectomy, including lymphedemas.

To the extent permitted by applicable law, this coverage will be subject to annual deductibles, benefits maximum, coinsurance and co-payment provisions that may apply under the Plan. You should review carefully the provisions of the Plan regarding any such restrictions that may apply. Please remember that, as with all benefits, the Board of Trustees reserves the right to amend, modify and/or terminate benefits at any time in accordance with the official Plan documents and applicable law.

*If you have any questions regarding this coverage, please contact the Welfare Fund office at (212) 691-4100.

Summary of material modification applicable to both Local 810 Affiliated Pension Plan and United Wire Pension Plan.

1. Revocation of Spousal Beneficiary Designation Upon Divorce – Notice for Participants in the Plan

2. The Plan has been amended to provide that, effective January 1, 2015, if a participant has designated his or her spouse as a beneficiary and is thereafter divorced from his or her spouse, then his or her beneficiary designation shall not be valid as of the date of such divorce. This means that the designation of your spouse as your beneficiary is automatically revoked if you divorce your spouse, even if you do not change your beneficiary designation form. If you would like your ex-spouse to be your beneficiary under the Plan after your divorce, you must, after your divorce, execute a new beneficiary designation in a form acceptable to the Plan Administrator naming your ex-spouse as your beneficiary (subject to all applicable Plan rules).

3. Exhaustion and Limitations Period for Bringing a Lawsuit – Notice for Participants in the Plan

4. The Plan has been amended to provide that, effective as of January 1, 2014, a lawsuit or proceeding brought under the Plan must be brought within one year following the earlier of: (i) the date that the one-year period of limitations would commence under applicable law, (ii) the date upon which the claimant knew or should have known that the claimant did not receive an amount due under the Plan, or (iii) the date on which the claimant fully exhausted the Plan's administrative remedies. This time limit applies to all actions for benefits under the Plan, to enforce the claimant's rights under the Plan, to clarify the claimant's right to future benefits under the Plan, or against the Plan Administrator or any other Plan fiduciary. This means that you may not bring a lawsuit or proceeding after this timeframe expires.

You should take the time to read this newsletter carefully and share it with your family. It is very important that you retain this newsletter, which is intended to serve as a Summary of Material Modification (SMM). While every effort has been made to make this description as complete and accurate as possible, this summary, of course, cannot contain a full restatement of the terms and provisions of the Plan. For a full description of your rights under the Plan, please refer to the Plan and the SPD. The terms of the Plan control under all circumstances. The formal Plan documents and trust agreement are available at the Fund Office and may be inspected by you during normal business hours.

Local 810

24-09 38th Avenue

Long Island City, NY, 11101

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