



# UNITED WIRE METAL & MACHINE HEALTH & PENSION FUNDS

FUNDS/LOCAL 810 NEWSLETTER

WINTER 2015

## A Message from the Funds Administrator

Dear Participants,

The Board of Trustees of the Welfare Fund thanks our Union Brothers and Sisters for making our eighth annual Health Fair a big success.

As we near the end of the year your Funds, both Health and Welfare and Pension, are very busy with the loads of paperwork and reports which the government mandates each year. If you flip a few pages back in this newsletter you will find the Summary Annual Report of our Welfare Fund. Please read it, as its really unusual for a Union Welfare Fund to be able to present a report with results like these, especially when dealing with the Affordable Care Act. You will note in this report, which is compiled by our CPA auditors, that the Fund actually showed positive numbers at the end of the last fiscal year. Our Welfare staff manages the expenses of the Funds very well and as you know the Funds are administered as dictated in our SPD (summary plan description).

This year we are working to improve the benefits our members enjoy. Last month the Trustees increased the prescription allowance on Plan 45 to \$5000 from \$3000.

In order for you to get the most from your benefits its very important that you follow the rules about using in-network providers and getting pre certs when required by the Plan.

As I indicated in my last newsletter we are very careful about how benefits are paid and these efforts help to make our Fund strong, guaranteeing us coverage in the future.

If you would like to minimize your dental expenses use your dental center, most of us, here at the Local, use our dental center. We have great dentists and assistants who will treat you as valued patients.

Having said all that we understand that for some members, particularly those living outside the immediate area, it may be difficult to find participating providers who accept our Medical or Dental Insurers. The Trustees of the Fund have authorized our Actuary, Segal & Company, to request bids from a number of other Medical Plans and Dental Plans who may be better suited to serve you, our members, and your families who live outside the immediate area.

This is an expensive and time consuming process and we will report on our progress in the coming months. In addition to providing a wide network, it's very important to have excellent contracts with our medical providers so that we can continue to keep our strong funding status. While it is difficult to please everyone, we'll keep on trying!

Your benefits plan is here for you and our staff is ready to serve you.

The Board of Trustees would like to take this opportunity to wish all of you a Happy and Healthy Holiday Season.

Harvey Morgan

# Summary Annual Report

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## Summary Annual Report

for

UNITED WIRE, METAL & MACHINE H & W FD

This is a summary of the annual report for the UNITED WIRE, METAL & MACHINE H & W FD, (Employer Identification No. 13-5608135, Plan No. 501) for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$76,918,086 as of December 31, 2014 compared to \$73,715,556 as of January 1, 2014. During the plan year the plan experienced an increase in its net assets of \$3,202,530. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$26,049,609. This income included employer contributions of \$15,873,339, employee contributions of \$182,505, realized gains of \$208,899 from the sale of assets and earnings from investments of \$9,428,037, and other income of \$356,829. Plan expenses were \$22,847,079. These expenses included \$2,586,183 in administrative expenses and \$20,260,896 in benefits paid to participants and beneficiaries.

### YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment; and
4. Transactions in excess of 5 percent of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Board of Trustees  
United Wire Metal and Machine Health and Welfare Fund  
24-09 38th Avenue  
Long Island City, NY 11101  
13-5608135 (Employer Identification Number)  
(212) 691-4100



# Summary Annual Report Continued

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The charge to cover copying costs will be \$8.50 for the full report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Board of Trustees United Wire Metal and Machine Health & We  
10 east 15th Street  
New York, NY 10003

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

# A Message from Local 810 President Mike Smith...

2015 was a year of change for our Local Union. In March we successfully merged with a sister Local and were able to save benefits for hard working Teamsters as well as added strength in numbers to our Union. The merger secured quality health care for over a thousand members and their families. It also gave the Union the ability to continue to negotiate guaranteed wage increases, bonuses and increase retirement benefits for our membership.

Although the merger brought a lot of positive changes to our Union, it also brought some challenges. Many of our new brothers and sisters that live outside the NY/NJ area weren't able to find doctors/dentists near their jobs or homes. We now have members that work and live up in Albany, New York as well as out of state (Connecticut, Pennsylvania and Massachusetts).

In order to provide all of our members with attainable health benefits, the Union and Employer Trustees agreed to look into larger healthcare providers. These changes are being proposed to give proper access to all of the plan's participants. We want your families to be able to visit local doctors and dentists. We want our membership to have annual checkups and physicals because without our health, we have nothing.

Changes to our healthcare provider will not take effect until later in 2016. Soon you will be receiving information in the mail explaining how it will affect your coverage. Union Delegates will also be posting information and updating your shop's bulletin boards. If you have any additional questions or concerns about your benefits, please call Rosanna and her staff at 212-691-4100 ext. 313.

Finally I would like to thank the membership for their overwhelming support in this year's election. "We Are One" was not just the name of our slate; it's the way we work in this Union. The membership proved in numbers that they support this administration and the direction of the Local. We are one Union, we are united and we are now stronger than we have been in years. We look forward to continuing the growth of this great Union and serving the membership to the best of our ability.

Fraternally yours,

Mike Smith

President – Local 810 IBT



**WE ARE ONE**



**WE ARE ONE**

# Un Mensaje del Presidente Mike Smith de Local 810...

El 2015 fue un año de cambio para nuestra Union Local. En Marzo nosotros nos unimos exitosamente con otro Local y podimos salvar los beneficios de los obreros Tronquistas ademas de fortalecer nuestra Union. La fusión seguró asistencia médica para mas de mil miembros y sus familias. Tambien le dió a la Union habilidad de continuar negociando y garantizando aumentos de salario, bonos, y aumentar beneficios de retiro para nuestros miembros.

Aunque la fusión trajo muchos cambios positivo a nuestra Union, tambien trajo algunas dificultades. Muchos de nuestros hermanos y hermanas que viven fuera de NY/NJ no podian encontrar medicos o dentistas cerca de su trabajo o sus casas. Ahora tenemos miembros que viven en Albany, Nueva York ademas de fuera del estado (Connecticut, Pennsylvania y Massachusetts).

Para poder proveer todos nuestros miembros con beneficios medicos asequible, la Union y sus Consejeros de Administracion estan de acuerdo en buscar y agrandar los proveedores de asistencia medica. Estos cambios han sido propuestos para darle acceso apropiado a todos los participantes. Queremos que sus familias puedan visitar medicos y dentistas localmente. Queremos que nuestros miembros se hagan exámenes físico anualmente, porque sin nuestra salud no tenemos nada.

Cambios de nuestro proveedor no tendra vigencia hasta mas tarde en el 2016. Pronto recibirán informacion a su casa explicando como le afectará su cobertura. Los delegados estarán publicando informacion y actualizando los tablones de anuncios en su trabajo. Si usted tiene preguntas sobre sus beneficios, por favor de llamar a Rosanna y su personal al 212-691-4100 ext. 313.

Finalmente quiero darle la gracias a nuestros miembros por su apoyo aplastante en la eleccion este año. “Somos Uno” no es solamente un título, es la manera que trabajamos en esta Union. Los miembros probaron en numeros que soportan esta administracion y la direccion del Local. Somos una Union, estamos unidos y somos mas fuerte que nunca. Esperamos de continuar creciendo y sirviendo la membresía con toda nuestra habilidad.

Fraternalmente suyo,

Mike Smith

Presidente – Local 810 IBT



**WE ARE ONE**



**WE ARE ONE**



**CONGRATULATIONS TO OUR LOCAL 810 MEMBERS WITH NEW ADDITIONS!**

To Mr. & Mrs. Alfred Boulai from NYU Medical Center for the birth of their son **Ethan**

To Mr. & Mrs. Edward Cenkner from NYU Medical Center on the birth of their twins **Nicole & Giavanna**

To Ms. Marlene Davis from Sodexo @ Fordham Univ. on the birth of her daughter **Lenora**

To Mr. & Mrs. Rajendra Haryprasad from Woodstock Farms on the birth of their son **Dylan**

To Mr. & Mrs. Emil Jurek from Kilroy Architectural for the birth of their son **Andrew**

To Mr. & Mrs. Pawel Klimaszewski from St. Lukes/Roosevelt Hospital on the birth of their daughter **Natalia**

To Mr. Ricky Mc Kinnon from Fordham University on the birth of his daughter **Brazil**

To Mr. & Mrs. Jean Marc from Woodstock Farms on the birth of their son **Jordan**

To Mr. & Mrs. Nisha Patel from Panasonic on the birth of their son **Jailen**

To Mr. & Mrs. Franklin Pichardo from Fordham University on the birth of their son **Franklin Jr.**

To Mr. & Mrs. Kwesy Plunkett from St. Lukes/Roosevelt Hospital on the birth of their son **Mason**

To Mr. & Mrs. John J. Ryan from NYU Medical Center on the birth of their daughter **Victoria**

To Mr. Jonathan Santos from Westchester Toyota on the birth of his daughter **Jaelynn**

To Mr. & Mrs. Jerome Sterlacci from Ranchers Best for the birth of their daughter **Giovanna**



# Summary of Material Modification

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## 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.

## Affordable Care Act Tax Filing: Watch your Mail for Form 1095

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The Fund is required by the Affordable Care Act (ACA) to file reports with the Internal Revenue Service (IRS) that list the participants who were offered Fund-sponsored medical coverage, as well as the participants who enrolled for coverage during 2015. You will receive Form 1095-B from the Welfare Fund indicating which months during 2015 you and your dependents were enrolled in coverage. You will also receive a 1095-C form from any employer for whom you worked on a full-time basis during 2015. These forms should be received in February 2016.

***Please save these forms with your tax filing documents, such as your W-2 forms. These forms are your proof of health coverage during 2015 and should be used on your tax return to verify that you and your dependents had coverage during 2015. If you had a break in health care coverage during 2015 of more than two months, you may be assessed an individual shared responsibility payment for the months during which you did not have coverage. For more information on these new reporting requirements, please go to IRS.gov.***

# Health Fair 2015





# Dental Center

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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](http://www.davisvision.com) after the August 1<sup>st</sup> 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](http://www.davisvision.com).

Sincerely,

Mike Smith

President – Local 810 IBT



# 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**<sup>™</sup>  
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

**MAGNACARE**<sup>SM</sup>  
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

# HIPAA Notice of Privacy Practices

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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

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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 en-



## 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](http://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.

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](http://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<sup>Rx</sup>  
Prescription Drug Coverage <sup>Rx</sup>



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. 15<sup>th</sup> Street (between 6<sup>th</sup> & 7<sup>th</sup> Avenue)

New York, NY 10003

212-473-2300

(Mammography, Biopsy, Bone Density, Ultrasound, Doppler, X-Rays)

### **Union Square Diagnostic Imaging**

140 4<sup>th</sup> 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 77<sup>th</sup> Street, New York NY 10021

212-772-3111

\*This provider has several locations for your convenience

**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**

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DATE: December, 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 sumario 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

## **Local 810 Has a New Website**

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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 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.





## 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

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**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, 2015**

Please enter my application for the 2015 United Wire, Metal and Machine Scholarships. I will graduate from high school in 2015.

\*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

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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

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### **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 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.



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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.**



# Information Regarding Your Prescription Benefits

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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.

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## 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

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**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)

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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: \_\_\_\_\_

Local 810

24-09 38th Avenue

Long Island City, NY, 11101

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