



I.E.B.C. Newsletter

For Active and Retired Ironworkers and Their Families



Summer 2017 Vol. 1 No. 1
131 No. El Molino Avenue Suite 330
Pasadena, CA 91101
Tel: (800) 527-4613

BIOMETRIC SCREENING REQUIREMENT FOR 2018 BENEFIT COVERAGE

In order to continue to be covered under the Premier Plan throughout 2018, or to enroll in the Premier Plan for the first time if you are currently in the Basic Plan, there are certain actions that must be taken whether you and your eligible dependents are enrolled in the California Ironworkers Field Welfare plan or Kaiser HMO. **This requirement is for Active members only.**

BIOMETRIC SCREENING REQUIREMENTS MUST BE COMPLETED BY SEPTEMBER 30, 2017

FOR FEE FOR SERVICE ENROLLEES OF THE CALIFORNIA FIELD WELFARE PLAN

As part of the Reinforcing Smart Choices Program, you and your covered spouse (or domestic partner) are required to have a Biometric Health Screening in order to be enrolled in the Premier Plan (which has a higher level of medical plan benefits than the Basic Plan). As a reminder, the Biometric Health Screening includes lab work and an assessment of blood pressure and weight. Biometric Health Screenings can be completed at a Quest Diagnostic lab location or at your Primary Care Physician's (PCP's) office. If you prefer to have your Biometric Health Screening done in your PCP's office, please contact the Plan for a Biometric Screening Exception Form that your PCP will need to complete and also fax to Quest.

To schedule your Biometric Screening with QUEST:

Using your computer, log into: <https://my.questforhealth.com>

The registration key is: **CAFieldironworkers**

Employees use the member ID found on the Anthem card

Spouses or domestic partners use the member ID found on the Anthem card followed by S (ex. 123456X78S)

As an alternative, you can call Quest at 1-855-623-9355 for assistance.

FOR KAISER HMO ENROLLEES OF THE CALIFORNIA FIELD WELFARE PLAN

As part of the Reinforcing Smart Choices Program, in order for you and your Dependents to qualify for the Kaiser HMO Premier Plan, you and your covered spouse (or domestic partner) must each complete one of the following Smart Choices Requirements listed below:






Take the online Health Risk Assessment; or take an online Health Improvement course; or attend one of the following Kaiser Permanente Health Education classes:

- » For patients with a chronic illness, Kaiser's Living with Chronic Illness class
- » For pregnant members, attend one of Kaiser's on-site prenatal class

» Another option is to attend a health education class in person, to be provided at your local union (TBD)

****IMPORTANT INFORMATION****

THERE IS A 90-DAY MANDATORY WAITING PERIOD WHICH WILL BEGIN THE 1ST OF THE MONTH FOLLOWING THE DATE ON WHICH YOU AND YOUR SPOUSE HAVE BOTH FULFILLED THE REQUIREMENT. YOUR PREMIER PLAN BENEFITS WILL BEGIN ON THE 1ST OF THE MONTH FOLLOWING THE 90-DAY WAITING PERIOD.

FFS Eligibility Verification 24 HR (866) 983-4353 Anthem Blue Cross (800) 274-7767 Kaiser Permanente (No./So. Cal) (800) 464-4000 Health Net Medical - So. Cal (800) 522-0088 Health Net Medical - No. Cal (800) 638-3889 Health Plan of Nevada (800) 777-1840 Pacificare of California (800) 624-8822 Secure Horizons (800) 357-8600 Pacific Health Alliance (PHA) (855) 754-7271 Managed Health Network (MHN) (800) 977-7962		MEDICAL
Optum Rx (855) 798-5682 United Health Care (877) 714-0178		Rx
Assurant Employee Benefits (800) 733-7879 Health Net Dental (866) 249-2382 United Concordia DHMO (866) 357-3304 Delta Dental (PPO) (800) 765-6003 DeltaCare, USA (HMO) (800) 422-4234		DENTAL
EPIC Hearing Health Plan (866) 956-5400 Hear USA (800) 422-8231		HEARING
Vision Service Plan (VSP) (800) 877-7145 Spectera Vision Plan (800) 839-3242		VISION



NEW DEPENDENT ENROLLMENT REQUIREMENTS



New reporting requirements mandate that social security numbers for each enrolled dependent be provided to the appropriate medical plan providing coverage upon enrollment. When adding a dependent to your benefits, it is very important that you remember to do this within 30-days of the date of the qualifying event, for example, date of birth, date of marriage, date of adoption, etc. *All HMO Plans require that dependents be added to the plan within 30-days of the qualifying event or the dependent will not be eligible for benefits until the next Open Enrollment period.* To add a new dependent, you must obtain and complete an Active Enrollment and Designation of Beneficiary Form, as well as the Change of Status Form for the appropriate plan of enrollment and return them to the Trust Fund Office along with the appropriate documentation as listed below:

Spouse:

Copy of the certified and recorded marriage certificate.



Natural Child:

Copy of the certified and recorded birth certificate(s).

Stepchild:

Copy of the certified and recorded birth certificate; member must be married to the birth parent.

Adopted Children:

Copy of the certified and recorded birth certificate, as well as a copy of the certified and recorded adoption paperwork filed with the court.

SAVE YOUR PAY CHECK STUBS!

You are strongly encouraged to retain all pay check stubs from your employers. These are your proof of hours worked. Pay check stubs should be used to cross reference against the Quarterly Vacation and Pension Annual statements you receive from the Trust Fund Office. If your employer fails to remit your hours or remits them incorrectly, your pay checks stubs are the required documents for verification purposes. Steward Reports and daily journal logs are not sufficient to prove hours worked.

NEW PRECAUTIONS IN PLACE TO PROTECT YOUR MONEY

The Trust Fund Office adopted the following recommended best practice in order to maintain compliance and protect your money:

- Checks can no longer be picked up at the Trust Fund Office.
- Any checks returned to the Trust Fund Office due to a bad address will be cancelled. A new check will be reissued according to the guidelines of the particular Trust from which the funds are drawn.
- Manual checks will no longer be issued.

Avoid potential delays, sign up for electronic fund transfer (EFT) today!

HELP PROTECT YOUR MONEY, SIGN UP FOR VACATION EFT! INCENTIVE OFFER EXTENDED!!



Vacation Trust \$25 Electronic Funds Transfer (EFT) Incentive

Please be advised that the \$25 Vacation Trust EFT Incentive has been extended through November 30, 2017. The \$25 incentive will be paid via electronic deposit directly to your designated bank account. You will receive a statement from the Trust Office as proof of payment. Anyone who signed up for direct deposit of the vacation benefit beginning August 1, 2016, who had successful delivery of their vacation benefit to the designated bank account will receive the incentive. If you have not yet received your incentive, please make sure your bank account remains open so that you do not forfeit the incentive.



ARE YOU PLANNING TO MOVE?

Please be sure to provide notice of your new address to the Trust Fund Office as well as your Local Union, Employer and the Apprenticeship school if applicable. We do not share information, separate notification is required at all locations. Please also note that mail from the Trust Fund Office cannot be forwarded, so immediate notification is important.

PENSION TRUST FUND NEWS AND INFORMATION



ATTENTION RETIREES!

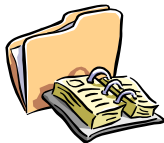
The 2017 Pension Annual Confirmation Letters (ACL) will be mailed September 1, 2017, and are due back to the Trust Fund Office by September 30, 2017. **Missing documentation and/or unreturned ACL will result in the suspension of your monthly Pension benefit beginning with your 13th Check!** In lieu of a Notary Public, your Union Local Business Manager may sign off on your Annual Confirmation Letter; or your Union Local Hall and the Trust Fund Office provide notarization at no cost for its members. If you have not received your Annual Confirmation Letter or have questions please contact the Pension Department at extension 7001.

ARE YOU READY TO RETIRE?

If you are ready to retire, it is a good idea to submit your application to the Trust Fund Office at least 60 days prior to the date in which you would like to begin receiving your Pension. You may submit your application by mail or you may come into the Trust Fund Office and we will be happy to assist you with the application process. Also, please be sure that all Divorce documentation such as Final Judgment of Divorce and/or Qualified Domestic Relation Order (QDRO) is on file if applicable; otherwise, this could **significantly** delay your application for Pension and Annuity benefits. ***You should contact the Pension Department at extension 7001 prior to coming in to the office to be sure that you have all of the required documentation.***

PROCESSING TIMELINES

Please allow 30 to 45 days processing time when submitting applications for benefits or any requests for the production of documents. In the event that your situation requires the review of legal or medical documents by our legal counsel, this may delay your processing time.



IMPORTANT FACTS REGARDING YOUR ANNUITY

Contacting Vanguard Group With Questions

Vanguard Group 800.523.1188

DO YOU KNOW WHERE YOUR MONEY IS?

As you know, the California Field & Vicinity Annuity Trust Fund invests its participant's funds with The Vanguard Group; but **do you know where your money is?**

There are several different funds from which you may select to have your Annuity balance invested within The Vanguard Group. For participants who have chosen not to self-direct their employer contributions, all contributions will be deposited in to a Target Retirement Fund, which is an age based investment fund designed to be more aggressive when you are younger, and less aggressive as you near retirement age. *However*, you have the option at any time to change the way in which your money is invested. Funds range from minimal to high risk and all of your money does not have to be in the same account. If you have questions regarding the various funds available, or if you simply would like to learn more about The Vanguard Group, please feel free to contact them directly at (800) 523-1188.

Considering Withdrawing Your Annuity Balance?

Considering withdrawing your Annuity balance based on Termination (*six months with no hours reported*)? It is very important to understand how this process works. Since hours are reported a month behind to the Trust Fund Office, we actually have to wait 7 months to be able to verify that you have had six months with no hours reported. And for this reason, your balance is not payable until the 1st of the eighth month. For example;

Last Hours Worked = January

Eligible = August 1st

Payable = September 1st

- **Although you become eligible to withdraw on August 1st based on having six months with no hours reported, we must wait until the end of August to be certain that no work hours are reported for July.**



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IMPORTANT DATES

- 9/4/2017 Labor Day - Trust Fund Office Closed
- 9/30/2017 Biometric Screening must be completed
- 9/30/2017 ACLs Due

QUESTIONS REGARDING THE RECENT PRESCRIPTION DRUG CHANGES?

Effective January 1, 2017, OptumRx and UnitedHealthcare became the new pharmacy care service managers for the California Ironworkers Field Welfare Plan. Below are important phone numbers to remember for your prescription needs:

OptumRx (for Active Members and Non-Medicare Retirees): 1-855-798-5682

United Healthcare (for Medicare Retirees): 1-877-714-0178

Don't forget home delivery prescription services are available to you through OptumRx for all covered Members. Many members find OptumRx home delivery to be a convenient, cost-effective and safe option for medications they take regularly. What are the advantages of using OptumRx home delivery?

Medications are delivered directly to your mailbox, which means fewer trips to the pharmacy. You will receive up to a three-month supply, which may save you money on co-pays, in addition pharmacists are available by phone 24 hours a day, 7 days a week, to answer questions.

You can set up automatic reminders to help you remember when to take your medication and refill your prescription. To learn more, visit the member website on the back of your prescription ID card or call OptumRx home delivery service at:

1-855-842-6337 for Active and Non-Medicare Retirees, or

1-888-279-1828 for Medicare Retirees

**NEED HELP WITH YOUR BENEFITS?
Call the Trust Office for assistance.**

DID YOU KNOW?

You can visit us on the web at www.ironworkerbenny.com 24/7. Most frequently requested forms are easily accessible for your convenience. Forms such as Address Change, Electronic Deposit Authorization, Disability Certificates, and Pension Applications are just a few of the forms you can download and print off the website.

1-800-527-4613