

**Plumbers & Steamfitters Local 486
Medical Fund**

Board of Trustees Meeting

February 8, 2016

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

FEBRUARY 8, 2016

A. ROLL CALL

B. READING OF THE MINUTES: January 11, 2016

C. ADMINISTRATION REPORTS

1. Medical Fund Cash Balance - January 31, 2016
2. Medical Fund Schedules - January 31, 2016
3. Medical Fund Bills To Be Approved & Paid - February 8, 2016
4. Administrative Cash Balance - January 31, 2016
5. Principal Account Activity – January 31, 2016
6. Claims Analysis – January 31, 2016
7. Claims Usage Report – January 31, 2016
8. High Cost Medical Claims – January 2016
9. Bolton Partners – Projected vs. Actual – January 2016

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. Co-Counsel
3. Redefining Retirement
4. Open Enrollment
5. Retiree Letter & Survey
6. Stop Loss Insurance

E. NEW BUSINESS

1. Deaths: Cynthia Rohe – 1/1/2016, age 63
Charles Cross – 1/8/2016, age 92
Ella Stump – 1/11/2016, age 90
Edna Schuler – 1/15/2016, age 95
2. Retirements: None
3. Bolton Partners' Annual Report
4. Medical Fund Service Provider List
5. Medical Fund Data Comparison
6. Contributing Employers Bond List
7. Contributing Employers Delinquency Report - 2015
8. Appeals
9. Questions
10. Date of Next Meeting - March 7, 2016 and April 11, 2016

**Plumbers & Steamfitters Local 486
Medical Fund**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Toll Free Telephone (888) 494-4443
www.associated-admin.com

Trustees Attending: E. Eckstein, A. George, S. Weissenberger, W. Welsh

Others: Attending: S. Barnaskas, K. Bradley, D. Jensen, M. Lynne, D. Troll, D. Welch

The Trustees met on January 11, 2016 at the office of the Administrative Manager.

Acting Chairman George called the regular meeting to order at 2:00 p.m.

- A. The minutes of the meeting of December 7, 2015 were approved as presented.
- B. The Advice Forms, Investment Analysis, Fund Cash Balance, Fund Bills to Be Approved and Paid, Administrative Cash Balance, Flex Spending & Claims Analysis and Medical Claims Usage reports were accepted. Trustees receiving compensation recused themselves from the votes related to their payments.

Mr. Lynne reviewed his Projected vs. Actual Results for the twelve months ended December 31, 2015.

C. Unfinished Business

- 1. Ms. Bradley reported on the current delinquencies. Capitol Refrigeration, South Mountain Mechanical and M&E Sales are delinquent. Counsel will follow up with those employers. The Trustees approved a motion to accept the terms of the M & E Sales payment agreement presented by Ms. Bradley.
- 2. The Trustees discussed changes to the delinquency policy requested by the Pension Fund Trustees. The Medical Fund Trustees would like to discuss this issue at a future Joint Funds meeting.
- 3. There was nothing new to report on the Medical Fund using Co-Counsel.
- 4. The Trustees agreed to keep Redefining Retirement on the agenda.

5. Mr. Troll reported that the Open Enrollment meetings were held in October 2015. The Open Enrollment period ended on November 30, 2015 and any changes became effective January 1, 2016. There were 16 new enrollees in Kaiser, 22 new enrollees in Aetna, 6 participants transferred from Aetna to Kaiser, one transferred from Aetna back to the self insured plan and 11 new enrollees enrolled in the Dental Network.
6. Mr. Troll reported that a letter and survey were mailed to all medical eligible retirees not on Medicare. Responses were due by December 31, 2015. Of the 94 letters and surveys mailed, 5 reported they are employed, 65 reported they are not working and 24 retirees did not respond.
7. Mr. Lynne previously distributed updated results of his survey for quotes for Medical Claims Stop Loss Insurance. The updated data combined both medical claims and prescription drug costs. The Trustees agreed that Stop Loss Insurance was not worth purchasing this year because the cost was too high compared to the risk, but they will continue to review its necessity in the future.

D. New Business

1. Deaths: Robert Lutz – 12/31/2015, age 81
2. The Trustees approved the Retirement Status for:
William Davis – Normal, age 70 – Not Eligible
3. The Trustees discussed a pensioner's overpayment of his pension deduction for his pensioner medical self payment, because of his divorce five years prior. After discussion of a similar issue of return of mistaken contributions by contributing employers, this issue was tabled to a future meeting when the full Board is present to discuss the matter.
4. Ms. Welch discussed an appeal that was previously denied at the October 13, 2015 Board Meeting for a participant's spouse requesting coverage of IVIG (intravenous immunoglobulin) therapy. Conifer Health had reviewed the medical records and determined that IVIG therapy would be considered **not medically necessary**. The Trustees voted to accept Conifer's decision and to deny the appeal (5-0) at that time.

The participant was notified of the right of appeal to Conifer regarding the

determination. The member appealed to Conifer on January 6, 2016 with new information obtained from the prescribing physician. Conifer determined the IVIG therapy was medically necessary after a review of the new information the participant provided from the physician and a peer to peer physician review was also completed. It was noted that the participant's spouse and the prescribing physician would be notified of the approval of the appeal.

5. Mr. Troll reported that Associated Administrators, LLC on behalf of the Medical Fund, will issue the 1095 B forms to the covered employees and dependents by the original deadline of January 31, 2016 so that participants will have the information to prepare their individual tax returns.
6. Date of the next meetings – February 8, 2016, March 7, 2016 and April 11, 2016, all at 2:00 p.m.
7. Adjournment: 3:37 p.m.

Respectfully submitted,

Dale O. Troll, CEBS
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2016

		2016	2015
	Current Month	Year To Date	Year To Date
Receipts:			
Employer Contributions	\$1,664,211.48	\$1,664,211.48	\$1,425,466
Less Reciprocal Paid Out	0.00	0.00	(22,354)
Reciprocal Contributions	32,096.23	32,096.23	81,385
Employee Contributions	1,097.40	1,097.40	4,992
Retiree Self Payments	122,860.90	122,860.90	121,045
COBRA Contributions	1,203.22	1,203.22	2,108
Investment Income	37,472.65	37,472.65	40,703
Realized Gains & Losses	(39,092.95)	(39,092.95)	(16,932)
Interest & Liquidated Damages Revenue	0.00	0.00	0
Medicare Part D Subsidy	0.00	0.00	0
ERRP Subsidy	0.00	0.00	0
Subrogation Proceeds	0.00	0.00	0
Litigation Settlement Proceeds	0.00	0.00	0
	<u>\$1,819,848.93</u>	<u>\$1,819,848.93</u>	<u>\$1,636,413</u>
Providers			
Disbursements:			
	\$485,970.03	\$485,970.03	\$491,639
	\$49,071.00	\$49,071.00	\$12,038
CareFirst BC/BS	Flexlink Fees	\$8,038.60	\$4,261
Aetna	H. M. O.	407,648.90	395,253
Aetna	H. M. O. Rebate	0.00	(8,044)
Labor First	Labor First	200,380.45	198,550
OptumRx	Prescription Drugs	210,998.35	207,800
The Dental Network	Dental P. P. O.	5,358.00	5,305
NCAS	P. P. O.	4,176.90	4,133
Conifer	Utilization Reviews	2,024.00	4,012
Conifer	Health Management Fees	4,479.25	7,187
ASMED	Claims Repricing	0.00	3,908
	<u>1,378,145.48</u>	<u>1,378,145.48</u>	<u>1,326,042</u>
	Actuarial & Consulting	0.00	0
AA, LLC	Administration	22,506.16	22,973
WCS, CPA	Audit	0.00	1,470
	Audit - Hospital Admissions	0.00	0
IFEBP	Conference Expenses	2,959.49	1,749
NCCMP	Dues	0.00	165
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	1,346
Zurich North America	Fidelity Bond	0.00	0
	HIPAA Compliance Fees	0.00	0
PNC/Chart/Columbia	Investment Manager Fees	0.00	3,665
IPS	Investment Performance Fees	6,250.00	1,563
US Treasury	I.R.S. Filing Fees	0.00	0
Abato, R & A	Legal Fees & Expenses	0.00	1,782
	Medical Consulting Fees	0.00	0
AA, LLC	Meeting Expenses	0.00	63
AA, LLC	Office Expenses	411.17	55
AA, LLC	Postage	1,231.95	117
Dept of Treasury	PCORI Fees	0.00	390
Schmitz Press	Printing Expenses	741.00	582
	Programming Expenses	0.00	55
Recip. Admin. Svcs.	UA Reciprocity Program	0.00	79
PNC & BoA	Bank Charges	193.12	181
	Trustee Fees - Eric Eckstein	450.00	488
	Anthony George	450.00	450
	Patricia Matusky	0.00	300
	<u>35,192.89</u>	<u>35,192.89</u>	<u>37,473.00</u>
	Total Disbursements	<u>\$1,413,338.37</u>	<u>\$1,363,515.00</u>
	Increase (Decrease) In Cash	<u>\$406,510.56</u>	<u>\$272,898</u>
	Balance - December 31, 2015	16,757,359.17	
	Balance - January 31, 2016	<u>\$17,163,869.73</u>	
CASH BALANCE CONSISTING OF:			
	Cash - Operating & Claims Checking Accounts	\$718,744.11	
	Cash - Principal Cash Account	1,155,000.00	
	PNC Bank - Marketable Securities At Cost	15,290,125.62	
	Accounts Receivable	0.00	
	Less Loss of Time FICA Payable	0.00	
		<u>\$17,163,869.73</u>	

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE ONE MONTH ENDED JANUARY 31, 2016

Investment Income:

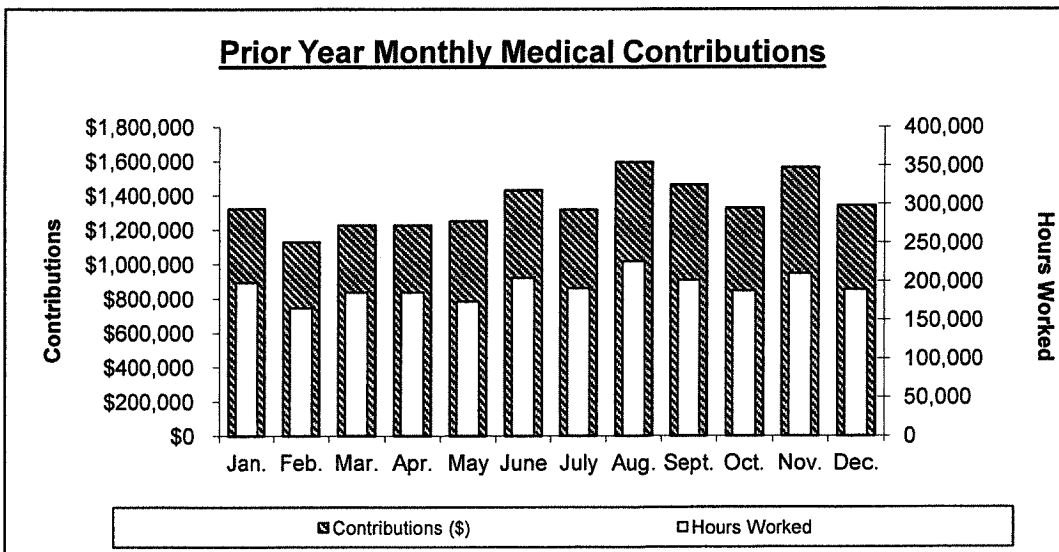
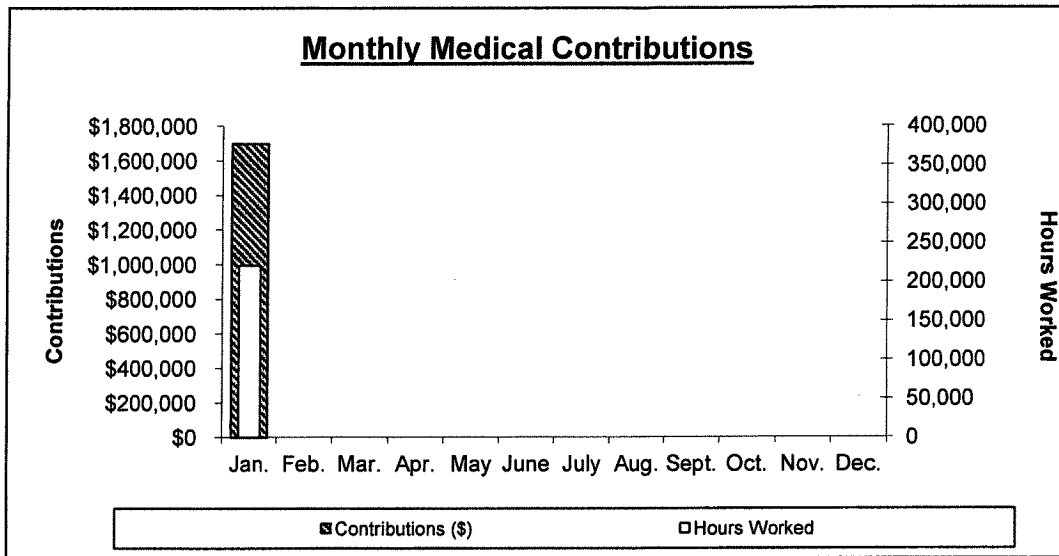
Dividend Income	\$0.00	\$0.00
Interest Income	37,472.65	\$37,472.65
	<u>\$37,472.65</u>	<u>\$37,472.65</u>
Realized Gains	(39,092.95)	(39,092.95)
	<u>(\$1,620.30)</u>	<u>(\$1,620.30)</u>
Market Value of Fund as of December 31, 2015		\$ 16,141,375.38
Market Value of Fund as of Jan 31, 2016		16,566,176.18
Increase (Decrease) in Market Value of Fund		<u>424,800.80</u>
Less Net Income (Loss) on Cash Basis		406,510.56
Unrealized Gain or (Loss)		<u>\$ 18,290.24</u>

MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 16,235,750.20
(B) Monthly Average (A) ÷ 12	1,352,979.18
(C) Adjust for 9% Inflation (B) x 1.09	1,474,747.31
(D) Current Assets at Cost	17,163,869.73
Total Months Reserve (D) ÷ (C)	11.64

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE ONE MONTH ENDED JANUARY 31, 2016

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2015 & Prior	18,276.93	18,276.93	\$129,335.44	\$129,335.44
Dec. 2015 Hours	202,668.80	202,668.80	\$1,568,069.67	\$1,568,069.67
	<u>220,945.73</u>	<u>220,945.73</u>	<u>\$1,697,405.11</u>	<u>\$1,697,405.11</u>
Average Hours Per Month	220,945.73			
Projected Hours This Year	2,651,348.76			
Average Contribution Rates			\$7.68245	\$7.68245
Average Contributions Per Month				\$1,697,405.11
Projected Contributions This Year				\$20,368,861.32



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
February 8, 2016

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - January 31, 2016				\$23,134.65
2.	Trustees Fee Checks - Trustees Meeting - Feb 8, 2016 Eric Eckstein @ \$450.00 Anthony George @ \$450.00 Patricia Matusky @ \$450.00				450.00 450.00 450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses				Blank
4.	Associated Administrators, LLC Refreshments - February 8, 2016				Blank
5.	Aetna Monthly Premium - February 2016	395	Families	403,156.91	
6.	NCAS BC/BS Network Management - February 2016	923	Families	4,236.57	
7.	The Dental Network Monthly Premium - February 2016	202	Families	5,978.40	
8.	laborfirst Monthly Premium - February 2016	581	Bodies	201,123.03	
9.	Kaiser Permanente Monthly Premium - February 2016	16	Families	11,686.96	
10.	Conifer Value-Based Care, LLC February 2016 Data Warehouse Reporting @ \$1.00 PEPM February 2016 Medical Management - Utilization Review @\$2.00 January 2016 Medical Management Services - MRIOA - Adjustment January 2016 Medical Services - Medical Management January 2016 Case Mangmt. - Personal Health Mangmt. @\$135.00				Blank Blank Blank Blank Blank 0.00
11.	Reciprocity Administration Services, Inc. UARS Monthly Service Fee - January, February & March 2016				237.50
12.	Abato, Rubenstein And Abato, P.A. Retainer Fee For Months Of Jan., Feb. & March, 2016 Fees & Expenses For Months Of Oct., Nov. & Dec.. 2015				3,600.00 645.55
13.	Chartwell Investment Partners Quarterly Management Fee - Oct., Nov. & Dec., 2015				8,434.49
14.	Columbia Partners, LLC. Investment Management Quarterly Management Fee - October, November & December 2015				1,903.68
15.	Custom Plastic Card Company Blank Plastic Cards - January 2016				264.00
16.	PNC Institutional Investments Custody Fee - October, November & December., 2015				1,785.48

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
February 8, 2016

17.	Self Payment Refunds		
	Frank Clarke - January & February 2016		521.38
	Karen Lusas - January & February 2016		1,096.98
18.	Weyrich, Cronin & Sorra, LLC		
	Progress Billing Related To Audit - Dec. 31, 2015		800.00
19.	Reciprocals - October, November & December 2015		
	Plumbers & Pipefitters Local 5 Medical Fund		20,801.20
	Plumbers & Steamfitters Local 10 H & W Fund		29,096.73
	Plumbers & Steamfitters Local 74 H & W Fund		11,213.65
	Plumbers & Steamfitters Local 152 H & W Fund		8,355.90
	Plumbers & Steamfitters Local 228 H & W Fund		5,015.15
	Plumbers & Steamfitters Local 354 H & W Fund		13,262.38
	Southern CA Pipe Trades Loc 403		3,510.90
	Plumbers & Steamfitters Local 421 H & W Fund		11,020.46
	Plumbers & Steamfitters Local 460 H & W Fund		4,202.10
	Arizona Pipe Trades 469		4,669.00
	Plumbers & Steamfitters Local 475 H & W Fund		2,390.85
	Plumbers & Steamfitters Local 489 H & W Fund		37,891.38
	Pipefitters Local Union 520 Health & Welfare Fund		2,608.20
	Plumbers & Steamfitters Local 521 H & W Fund		5,321.06
	Southeastern Pipetrades 538		933.80
	Heating, Piping & Refrigeration Welfare Fund Loc. 602		42,004.77
	Plumbers & Steamfitters Local 619 Medical Fund		5,441.80
	Plumbers & Steamfitters Local 638 Medical Fund		1,489.25
	Plumbers & Steamfitters Local 716 Medical Fund		8,549.10
	Plumbers & Steamfitters Local 725 Medical Fund		2,093.00
	Plumbers & Steamfitters Local 803 Medical Fund		5,506.20
			225,376.88

Accounting for January 2016 Checks

Plumbers & Steamfitters Local 486 Medical Fund			
Transfer To PNC For Investment & Expenses			1,155,000.00
Associated Administrators, LLC			
Refreshments - January 11, 2015			3.53
Kaiser Permanente			
Monthly Premium - February 2016	16	Families	11,686.96
The Dental Network			
Monthly Premium - February 2016	202	Families	5,978.40
Conifer Value-Based Care, LLC			
January 2016 Data Warehouse Reporting @ \$1.00 PEPM			1,012.00
January 2016 Medical Management - Utilization Review @\$2.00			2,024.00
December 2015 Medical Management Services - MRIOA - Adjustment			Blank
December 2015 Medical Services - Medical Management			3,109.50
December 2015 Case Mangmt. - Personal Health Mangmt. @\$135.00			357.75
			6,503.25

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2016

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - January 1, 2016					\$24,595.96
Receipts:					
Medical Fund - 54%	\$24,207	22,506.16	\$22,506.16		
Pension Fund - 19%	9,820	8,603.58	8,603.58		
Annuity Fund - 20%	9,436	9,030.42	9,030.42		
Credit Union - 1%	450	426.84	426.84		
Training Fund - 4%	1,798	1,707.35	1,707.35		
Dues Fund - 1%	450	426.84	426.84		
Industry Fund - 1%	450	426.83	426.83		
	<u>\$46,611</u>	<u>\$43,128</u>		<u>43,128.02</u>	
				<u>\$67,723.98</u>	
Expenses:					
Administration	\$43,386	43,386.00	\$43,386.00		
Audit	308	0.00	0.00		
Meeting Expenses	0	0.00	0.00		
Office	0	0.00	0.00		
Printing	258	0.00	0.00		
Postage	125	26.00	26.00		
Postage - Medical	1,100	650.06	650.06		
Rent	0	0.00	0.00		
Bank Service Charges	100	435.57	435.57		
Record Destruction	0	0.00	0.00		
Employer Audits	1,333	0.00	0.00		
Total Expenses	<u>\$46,610</u>	<u>\$44,497.63</u>	<u>\$44,497.63</u>		
Interest Income	0	0.00	0.00		
Net Expenses	<u>\$46,610</u>	<u>\$44,497.63</u>		<u>44,497.63</u>	
Balance - January 31, 2016					<u>\$23,226.35</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 PNC BANK ACCOUNT 6785876
 JANUARY 31, 2016

Balance - December 31, 2015 \$0.00

				<u>Receipts</u>
a.	1/1	Sales and Maturities	(cost \$696,372.91)	\$696,372.81
b.	1/1	Interest Income		241.67
c.	1/1	Cash Transferred From Fund Office		1,064,000.00
d.	1/1	Transfer from Chartwell		50,000.00
e.	1/1	Transfer from Columbia		50,000.00
				<u>\$1,860,614.48</u>

				<u>Disbursements</u>
a.	1/1	Purchases		\$1,164,241.67
b.	1/8	Cash Transferred To Claims Checking Account		\$48,000.00
c.	1/8	Wire to CareFirst - Flexlink Claims		\$11,798.94
d.	1/8	Wire to Optum Rx		\$99,370.95
e.	1/15	Cash Transferred To Claims Checking Account		98,000.00
f.	1/15	Wire to CareFirst - Flexlink Claims		40,628.97
g.	1/21	Wire to Optum Rx		111,627.40
h.	1/21	Wire to CareFirst - Flexlink Claims		37,325.44
i.	1/22	Cash Transferred To Claims Checking Account		108,000.00
j.	1/29	Wire to CareFirst - Flexlink Claims		16,194.93
k.	1/29	Cash Transferred To Claims Checking Account		122,000.00
l.	1/29	Wire to CareFirst - Flexlink Admin (Nov)		3,426.18
				<u>\$1,860,614.48</u>

Balance - January 31, 2016 \$0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2016

CLAIMS ANALYSIS

Description	Current	2016 - Year To Date		2015	2015	
	Month	\$	%	Year To Date	2015	%
Hospital	\$99,766.03	\$99,766.03	20.70%	\$114,887.51	\$1,378,650.08	23.30%
Out-patient Hosp.	113,453.77	113,453.77	23.54%	79,024.47	948,293.68	16.03%
Medicare	(44.04)	(44.04)	-0.01%	719.33	8,631.98	0.15%
Lab & X-ray	40,650.87	40,650.87	8.43%	58,393.98	700,727.81	11.84%
Office Visit	50,721.31	50,721.31	10.52%	57,427.92	689,135.07	11.65%
Surgery	44,512.37	44,512.37	9.24%	48,150.34	577,804.02	9.77%
Alcohol Abuse	794.40	794.40	0.16%	1,819.85	21,838.21	0.37%
Drug Abuse	4,837.68	4,837.68	1.00%	19,924.95	239,099.34	4.04%
Mental & Nervous	13,980.82	13,980.82	2.90%	13,715.63	164,587.55	2.78%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	36,119.60	36,119.60	7.49%	37,599.88	451,198.61	7.63%
Major Medical	34,057.04	34,057.04	7.07%	19,494.99	233,939.82	3.95%
Sudden & Serious	20,800.08	20,800.08	4.32%	28,817.77	345,813.28	5.84%
Accident	1,398.42	1,398.42	0.29%	2,505.00	30,059.98	0.51%
Immunizations	5,886.78	5,886.78	1.22%	6,208.38	74,500.54	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	42.46	509.50	0.00%
Loss Of Time	15,040.31	15,040.31	3.12%	4,342.45	52,109.41	0.86%
	<u>\$481,975.44</u>	<u>\$481,975.44</u>	<u>100.00%</u>	<u>\$493,074.91</u>	<u>\$5,916,898.88</u>	<u>100.00%</u>

UNAUDITED FINANCIAL REPORT

RETIREE

15:48:26 Feb 02 2016

CLAIMANT USAGE REPORT

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FAMILY CLAIMANT SUMMARY

Summary Range	# Claimants	% T	Dollars Pd.	% T	% GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS		0.0000		0.0000	1.0000		0.00		0.00	0.00%
50000.00 TO	99999.99	0.0000		0.0000	1.0000		0.00		0.00	0.00%
20000.00 TO	49999.99	2	55129.69	0.5555	1.0000	12	27564.85	2	27564.85	2.12%
15000.00 TO	19999.99	0.0000		0.0000	0.4444		0.00		0.00	0.00%
10000.00 TO	14999.99	0.0000		0.0000	0.4444		0.00		0.00	0.00%
5000.00 TO	9999.99	2	15429.27	0.1554	0.4444	17	7714.64	2	7714.64	2.12%
2500.00 TO	4999.99	1	4529.45	0.0456	0.2890	3	4529.45	1	4529.45	1.06%
1000.00 TO	2499.99	6	7324.62	0.0738	0.2433	21	1220.77	5	1464.92	5.31%
500.00 TO	999.99	15	7935.81	0.0799	0.1695	39	529.05	11	721.44	11.70%
10.00 TO	499.99	73	8875.37	0.0894	0.0896	113	121.58	63	140.88	67.02%
0.00 TO	9.99	11	17.34	0.0001	0.0001	14	1.58	10	1.73	10.63%
		110	99241.55			219	902.20	94	1055.76	100.00%
UNDER 0.00							0.00		0.00	0.00%
		110	99241.55			219	902.20	94	1055.76	100.00%

TOTAL

15:53:20 Feb 02 2016

CLAIMANT USAGE REPORT

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FAMILY CLAIMANT SUMMARY

Summary Range	# Claimants	% T	Dollars Pd.	% T	% GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS		0.0000		0.0000	1.0000		0.00		0.00	0.00%
50000.00 TO	99999.99	0.0000		0.0000	1.0000		0.00		0.00	0.00%
20000.00 TO	49999.99	6	141733.04	0.2989	1.0000	43	23622.17	5	28346.61	0.89%
15000.00 TO	19999.99	0.0000		0.0000	0.7010		0.00		0.00	0.00%
10000.00 TO	14999.99	10	57752.45	0.1218	0.7010	59	5775.25	5	11550.49	0.89%
5000.00 TO	9999.99	10	50250.36	0.1059	0.5792	65	5025.04	7	7178.62	1.24%
2500.00 TO	4999.99	35	58934.25	0.1243	0.4732	100	1683.84	16	3683.39	2.85%
1000.00 TO	2499.99	72	62866.65	0.1326	0.3489	256	873.15	40	1571.67	7.13%
500.00 TO	999.99	111	42153.95	0.0889	0.2163	304	379.77	63	669.11	11.22%
10.00 TO	499.99	469	60344.84	0.1272	0.1273	753	128.67	338	178.54	60.24%
0.00 TO	9.99	97	46.52	0.0000	0.0000	137	0.48	87	0.53	15.50%
		810	474082.06			1717	585.29	561	845.07	100.00%
UNDER 0.00							0.00		0.00	0.00%
		810	474082.06			1717	585.29	561	845.07	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
HIGH COST MEDICAL CLAIMS
February 8, 2016
CLAIMS PROCESSED FROM JANUARY 1, 2016 TO JANUARY 31, 2016

<u>DIAGNOSIS</u>	<u>AMOUNT</u>
COLON CANCER	\$42,800.98
ATHEROSCLEROSIS	32,867.68
KNEE REPLACEMENT	22,192.24
SHOULDER OSTEOARTHRITIS	21,464.75
ATRIAL FIBRILLATION	11,562.92
ALCOHOL DEPENDENCE	11,226.88
ROTATOR CUFF REPAIR	11,184.73
ULCERATIVE COLLITIS	10,078.08
LYMPHOMA	9,650.82
SKIN CANCER	9,101.86
ENDOMETRIOSIS	8,710.86
DEPRESSION	7,313.50
GALLBLADDER REMOVAL	7,118.07
OVARIAN CYST	5,710.84
ROTATOR CUFF REPAIR	5,374.70
Total	<u><u>\$ 216,358.91</u></u>

**PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
ELIGIBILITY REPORT**

	Apr 1, 2015			Jul 1, 2015			Oct 1, 2015			Jan 1, 2016		
	BB	Mbrs		BB	Mbrs		BB	Mbrs		BB	Mbrs	
486AP	38	31		38	30		11	9		36	27	
486HMO	1,236	381		1,220	378		1,199	372		1,262	399	
486MCR Retired	498	320		505	324		500	326		508	331	
486MCR Survivor	86	86		84	84		87	87		90	90	
486ME	1,904	784		1,868	754		1,900	778		1,906	784	
486PNRP	135	56		128	53		137	54		128	48	
486SURP	10	7		10	7		10	7		7	4	
486TM	19	18		17	16		17	17		17	17	
Total	3,926	1,683		3,870	1,646		3,861	1,650		3,954	1,700	
Self Insured	2,106	896	53%	2,061	860	52%	2,075	865	52%	2,094	880	52%
HMO's	1,236	381	23%	1,220	378	23%	1,199	372	23%	1,262	399	23%
Labor First	584	406	24%	589	408	25%	587	413	25%	598	421	25%
Total	3,926	1,683	100%	3,870	1,646	100%	3,861	1,650	100%	3,954	1,700	100%

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
DELINQUENT CONTRACTORS
AS OF JANUARY 25, 2016

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Capitol Refrigeration Inc	Dec-15	\$9,231.98	2/1/2016
2. Electrical Automation Services	Dec-15	\$23,293.04	2/1/2016
3. Innovative Mechanical Systems	Dec-15	\$1,159.20	2/3/2016
4. M&E Sales, Inc.	Oct-15		Agreement
M&E Sales, Inc.	Nov-15		Agreement
M&E Sales, Inc.	Dec-15	\$10,993.57	2/1/2016
5. RSC Electrical & Mechanical	Dec-15		
6. Siemens Building Technology	Dec-15	\$13,821.74	2/1/2016
7. South Mountain Mechanical	Sep-15	\$6,260.56	2/1/2016
South Mountain Mechanical	Oct-15	\$7,804.22	2/1/2016
South Mountain Mechanical	Nov-15		
South Mountain Mechanical	Dec-15		
8. Statewide Mechanical Inc	Dec-15	\$4,095.43	2/2/2016
9. Stone & Webster Construction	Dec-15		
10. Stone Services, Inc.	Apr-15		Agreement
Stone Services, Inc.	May-15		Agreement
Stone Services, Inc.	Dec-15		
11. Welch & Rushe Inc	Dec-15		

**PLUMBERS & STEAMFITTERS LOCAL 486
MEDICAL FUND SERVICE PROVIDERS**

As of
2-Feb-2016

	<u>Medical Fund</u>
NCAS (CareFirst)	Oct-14
Claims Repricing	Sep-15 \$4.59
Healthcare Recovery System	
Subrogation Service Agreement	Mar-13 33-1/3% of Gross Recovery
Investment Performance Services	Apr-12
Master Consulting Services	
Annual Fee	\$25,000
Kaiser Permanente	Jan-16
	Dec-16
Single HMO Premium	\$358.94
Family HMO Premium	\$1,101.93
LaborFirst	Jan-16
	Dec-16
Per Belly Button Per Month	\$348.00
OPTUM Rx	
Dispensing fee	\$1.00
PNC Institutional Investments	
Asset Based Fee	0.000166
Account Maintenance Fee	\$31.25
Activity Fees	N/A
Income Compensation Fee	0.000100
Weyrich, Cronin & Sorra	Dec-13
Annual Fund Audit	\$16,800
	Dec-14
	\$17,500
	Dec-15
	\$17,500

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

Data Comparison

1997-2014 DATA.xls
as of 2/22/2016
INCOME & EXPENSES ON THE CASH BASIS

	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Employer Contributions	\$ 17,105,597	\$ 15,004,839	\$ 14,578,447	\$ 15,935,215	\$ 13,527,613	\$ 12,071,528	\$ 17,427,769	\$ 16,963,130	\$ 13,594,651	\$ 12,217,739	\$ 11,414,856	\$ 10,254,951	\$ 7,342,176	\$ 7,295,341	\$ 7,393,171
Less Reciprocity Paid	(288,251)	(155,427)	(135,674)	(206,940)	(81,317)	(105,298)	(960,863)	(299,558)	(92,042)	(75,694)	(98,167)	(160,432)	(11,741)	(122,345)	(114,969)
Reciprocity Contributions	976,622	1,067,310	607,954	479,606	549,704	387,227	298,411	546,716	700,795	732,500	404,417	384,656	818,752	573,751	509,462
Employees Contributions	59,902	116,394	91,727	45,709	137,698	137,904	24,772	31,760	40,364	37,219	21,112	32,540	33,366	11,044	10,171
Retirees Self Payments	1,452,541	1,369,920	1,267,217	1,223,584	1,147,189	1,039,433	993,392	975,968	965,560	963,472	937,388	831,212	632,919	483,362	406,425
COBRA Self Payments	25,292	10,462	19,511	24,603	14,627	34,802	19,192	43,124	25,354	12,684	13,769	24,527	24,944	4,773	7,320
Investment Income	488,431	520,573	510,251	234,286	308,738	402,309	441,427	490,625	410,921	364,945	263,868	189,050	295,808	356,734	486,429
Gain/Loss	(203,182)	(171,372)	(90,492)	(56,394)	(10,537)	88,597	(487,592)	(114,855)	194,752	149,469	41,061	80,217	103,664	(348,866)	210,564
Interest & L/D	0	0	0	0	0	4,946	9,596	9,479	15,840	0	0	0	9,467	0	3,759
Medicare Part D	0	162,775	493,128	325,547	674,744	0	305,653	79,963	169,324	0	0	0	0	0	0
ERP Subsidy	0	0	0	0	297,338	0	0	0	0	0	0	0	0	0	0
Refunds	0	161,791	0	2,017	0	1,305	135	0	22,821	0	0	0	1,130	0	600
Total Income	\$ 19,636,943	\$ 18,087,266	\$ 17,342,070	\$ 18,007,233	\$ 16,565,798	\$ 14,061,753	\$ 18,072,091	\$ 18,726,352	\$ 16,058,341	\$ 14,402,334	\$ 12,997,704	\$ 11,636,721	\$ 9,250,506	\$ 8,253,794	\$ 8,912,932
Medical Benefits	\$ 5,899,697	\$ 7,877,457	\$ 8,999,836	\$ 9,812,352	\$ 8,184,559	\$ 8,544,199	\$ 7,832,863	\$ 8,215,947	\$ 7,012,744	\$ 6,233,612	\$ 5,586,754	\$ 4,872,001	\$ 6,370,607	\$ 4,457,263	\$ 3,973,462
HMO's Costs	4,646,513	4,013,909	4,885,219	3,774,008	3,233,266	4,951,223	4,347,568	4,017,551	3,823,922	4,207,240	3,967,758	3,068,382	2,452,404	2,303,067	2,810,918
LaborFirst	2,382,596	2,382,988	0	0	0	0	0	0	0	0	0	0	0	0	0
Prescription Drug Benefits	2,493,603	2,484,550	3,741,518	3,758,743	3,911,169	3,844,748	3,463,483	2,996,676	2,617,242	2,435,207	2,044,879	1,905,912	2,066,688	1,694,832	1,398,842
Dental PPO Costs	63,655	64,019	68,595	64,247	62,117	56,844	51,271	49,321	50,853	56,540	53,336	48,949	46,731	48,069	39,173
PPO's Plan Costs	49,595	52,300	53,780	53,768	47,919	49,158	54,408	43,963	40,344	35,630	38,604	34,281	33,745	32,775	26,065
Utilization Review	48,145	40,627	40,592	40,022	28,267	26,470	30,208	26,285	23,699	22,002	20,595	19,599	19,244	18,519	15,306
Health Management Fees	86,240	72,199	72,103	110,129	0	0	0	0	0	0	0	0	0	0	0
Claims Repricing	46,892	101,958	96,511	57,353	94,188	89,938	28,165	33,114	15,981	13,341	0	0	0	0	0
Transitional Reinsurance Fees	144,459	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Flex Link fees	51,129	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating Expenses	449,653	538,328	509,450	514,017	505,453	460,824	432,223	432,859	351,147	334,342	357,548	331,119	393,105	324,566	307,658
Total Expenses	\$ 16,362,147	\$ 17,628,335	\$ 18,466,592	\$ 18,184,651	\$ 16,066,938	\$ 18,023,404	\$ 16,240,209	\$ 15,815,716	\$ 13,935,931	\$ 13,337,913	\$ 12,069,473	\$ 10,281,243	\$ 11,382,524	\$ 8,879,111	\$ 8,571,424
Net Income (Loss)	\$ 3,274,795	\$ 458,931	\$ (1,124,522)	\$ (177,418)	\$ 498,860	\$ (3,961,650)	\$ 1,831,882	\$ 2,910,636	\$ 2,122,410	\$ 1,084,422	\$ 928,231	\$ 1,355,478	\$ (2,132,018)	\$ (625,318)	\$ 341,508
Total Net	\$ 11,403,375														
ANNUAL CONTRIBUTION HOURS PER YEAR															
	2,460,493	2,319,689	2,290,173	2,507,998	2,439,314	2,265,954	3,311,238	3,256,498	2,727,097	2,618,423	2,563,862	2,565,420	2,226,773	2,424,019	2,602,015
AVERAGE CONTRIBUTION RATE PER HOUR															
	\$ 7.37336	\$ 6.97876	\$ 6.86338	\$ 6.53280	\$ 5.82746	\$ 5.55910	\$ 5.36082	\$ 5.38665	\$ 5.25680	\$ 4.96003	\$ 4.61818	\$ 4.16000	\$ 3.67991	\$ 3.25086	\$ 3.04103
MEDICAL CLAIMS ANALYSIS															
Hospital	1,378,650	1,501,980	2,118,270	2,006,273	2,471,928	1,874,240	1,672,763	1,874,752	2,035,905	1,725,144	1,288,799	1,073,224	1,831,165	889,871	712,817
Out-Patient Hosp	948,294	1,505,785	1,385,195	2,364,295	1,337,067	1,393,291	1,100,560	1,021,036	687,377	590,915	673,769	563,431	832,960	595,087	350,819
Medicare Part A	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	37,266	70,068	92,876	103,994	91,610	84,022	84,975
Medicare Part B	8,632	302,860	1,028,643	1,004,062	806,848	818,032	909,509	999,042	708,749	680,902	580,400	526,715	432,978	440,758	412,779
Lab & X-Ray	700,728	914,096	997,275	1,040,559	647,053	1,049,233	731,004	861,989	730,908	620,889	518,578	509,874	748,239	509,404	558,765
Office Visits	689,135	870,844	846,906	955,711	628,931	904,125	797,767	835,029	697,736	557,777	533,986	453,528	654,722	567,525	447,686
Surgery	577,804	675,704	802,964	770,519	625,020	785,010	689,865	773,355	786,358	579,099	507,243	475,859	589,454	543,512	437,633
Alcohol Abuse	21,838	53,429	42,172	30,658	52,297	80,623	140,323	89,019	62,498	33,304	13,806	11,485	4,261	22,049	35,151
Drug Abuse	239,099	229,260	46,868	81,167	60,171	33,465	49,310	37,627	37,627	46,012	34,729	53,930	26,373	45,294	43,415
Mental & Nervous	164,588	278,558	169,415	148,834	203,109	131,007	74,545	192,094	99,041	138,734	102,510	65,877	108,939	89,403	30,254
Flex	0	0	-2,143	0	0	77,404	226,388	226,751	184,253	113,324	126,459	100,836	119,540	86,293	144,698
Dental	451,199	514,662	564,207	491,970	555,512	626,176	617,318	627,009	519,351	489,240	425,210	446,461	434,962	433,542	443,299
Major Medical	233,940	316,419	348,673	280,366	318,345	348,416	310,158	335,854	199,599	186,744	162,524	114,951	243,888	98,586	68,892
Sudden & Serious	345,813	324,337	349,194	321,359	238,905	230,829	174,858	211,711	196,774	227,970	182,524	171,962	138,628	71,863	38,606
Accident	30,060	86,068	95,733	18,944	12,514	16,651	56,021	5,316	24,165	10,229	46,687	10,815	22,420	20,653	2,787
Immunizations	75,010	87,790	99,922	90,481	57,873	69,028	64,985	64,433	35,307	25,211	19,913	19,213	32,952	52,085	12,768
Loss Of Time	52,109	59,923	31,774	39,911	66,534	91,355	100,662	51,829	57,724	64,994	46,684	95,952	63,775	51,262	48,120
Total	\$ 5,916,899	\$ 7,721,714	\$ 9,043,067	\$ 9,645,110	\$ 8,082,106	\$ 8,528,885	\$ 7,108,699	\$ 8,219,076	\$ 7,081,699	\$ 6,161,557	\$ 5,580,953	\$ 4,917,369	\$ 6,376,885	\$ 4,593,318	\$ 973,462

Plumbers & Steamfitters Local 486

Bond Listing

Contractor		(A) Active (I) Inactive	(S) Sufficient (I) Insuff.	Bond Amount Required	Bond Amount Posted	Effective Date	Comm Letter	Last Activity Date
Babcock and Wilcox	5	A	I	5,000				
Bill Bridges, Enterprises	14	A	I	50,000	5,000	8/19/2014	CHECK	12/2/2014
Capitol Refrigeration, Inc.	6	A	I	25,000	5,000	7/18/2014	CHECK	7/18/2014
EXCEL Mechanical	7	A	I	50,000	25,000	4/2/2013		4/2/2013
Frank Lill & Son	4	A	I	100,000	25,000	3/5/2015		3/5/2015
Industrial Refrigeration Svc., Inc.	23	A	I	100,000	None	Cancelled		10/1/2015
Kirlin Inc., John J.	50	A	I	150,000	100,000	11/12/2014		11/12/2014
Spears Mechanical Contractors	67	A	I	150,000	50,000	1/1/2016		11/20/2015
Flour Maintenance	8	A	N	5,000	None			
Innovative Mechanical Systems	1	A	N	5,000	None			
Maryland State Pipe Trades	1	A	N	5,000	None			
Plumbers & Steamfitters Local Union 486	7	A	N	50,000	None	Trust Agreement		
Pro Air	7	A	N	50,000	None	Trust Agreement		
Stone & Webster	2	A	N	5,000	None			3/3/2015
Yandle Tubes, LLC	2	A	N	5,000	None			
Honeywell, Inc.	5	A	NA	25,000	None	National Agreement		
Johnson Controls, Inc.	133	A	NA	500,000	None	National Agreement		12/22/2014
Pevco Systems Intl. Inc.	12	A	NA	50,000	None	National Agreement		
American Combustion Ind. Inc.	5	A	S	5,000	25,000	1/1/2015		1/1/2015
American Mechanical Services of MD	2	A	S	5,000	25,000	1/14/2015		1/14/2015
Arctic Refrigeration Inc.	10	A	S	50,000	50,000	1/1/2005	1/6/2005	
Bay Area Mechanical Services	4	A	S	25,000	25,000	National Agreement	11/9/2012	
BBR Mechanical Services	1	A	S	5,000	5,000	1/17/2015		8/1/2013
Borile Mechanical Contracting	22	A	S	50,000	50,000	1/22/2014		1/17/2015
Bowen Engineering	3	A	S	25,000	25,000	1/1/2015		1/22/2014
Bowers, W. E. and Assoc.	2	A	S	5,000	50,000	12/17/2014		1/1/2015
Carlisle Construction Co. LLC	8	A	S	50,000	50,000	1/1/2016		1/2/2015
Carrier Corporation	17	A	S	50,000	50,000	4/20/2012		1/1/2016
CKN Heating	1	A	S	5,000	5,000	12/22/2009		
Combustioneer Corp	1	A	S	5,000	50,000	11/6/2014		12/12/2014
Control Sources LLC	9	A	S	50,000	50,000	1/1/2016		10/30/2015
Control Systems Services Inc.	8	A	S	50,000	50,000	11/5/2009		
Count Program, The	1	A	S	5,000	5,000	3/7/2015		3/7/2015
Critchfield Mechanical, Inc.	4	A	S	50,000	50,000	7/16/2014		7/16/2014
Crockett Facilities Services Inc.	4	A	S	5,000	5,000	1/1/2012		1/1/2012
Custom Mechanical Svs., Inc.	4	A	S	25,000	25,000	1/20/2003		
Deca, Inc.	2	A	S	5,000	5,000	12/31/2015		12/21/2015

Plumbers & Steamfitters Local 486
Bond Listing

Contractor		(A)Active (I)Inactive	(S)ufficient (I)nsuff.	Bond Amount	Bond Amount	Effective Date	Comm Letter	Last Activity
Denver-Elek, Inc.	75	A	S	150,000	150,000	1/1/2016		10/30/2015
DLD Contracting LLC	D 2	A	S	5,000	5,000	12/21/2015		1/21/2015
Dynastics, Inc.	32	A	S	100,000	150,000	12/9/2008		
Electrical Automation Svcs. Inc.	19	A	S	50,000	50,000	1/1/2016		1/1/2016
Facility Engineering Services	10	A	S	50,000	50,000	12/22/2010		12/22/2010
Fischer Inc., J. F.	85	A	S	150,000	150,000	1/1/2016		12/14/2015
Flo-Tron Contracting Inc.	38	A	S	100,000	100,000	1/1/2016		10/19/2015
General & Mechanical Services	4	A	S	5,000	5,000	6/5/2009		3/3/2015
Harris Environmental	1	A	S	5,000	5,000	1/16/2016		11/10/2015
Hascon, LLC	9	A	S	25,000	25,000	1/16/2015		1/16/2015
Heffron	4	A	S	25,000	25,000	12/11/2014		12/11/2014
High Purity Systems, Inc.	3	A	S	5,000	5,000	12/15/2015		12/15/2015
Horton Mechanical Contractors	80	A	S	150,000	150,000	3/7/2014		10/19/2015
Jones Lang LaSalle	14	A	S	50,000	50,000	12/22/2015		3/7/2014
Kinetic Systems	176	A	S	250,000	250,000	1/1/2008		12/22/2015
Lapp, R. H. & Sons Inc.	3	A	S	5,000	5,000	10/2/2014		1/1/2008
Limbach Company (PBM)	3	A	S	50,000	50,000	12/31/2011		10/2/2014
M & E Sales Inc.	6	A	S	25,000	50,000	1/1/2015		12/31/2011
M & M Welding & Fab	3	A	S	25,000	50,000	7/31/2009		1/1/2015
Martin, J. G. Co., Inc.	5	A	S	25,000	25,000	3/11/2014		7/31/2009
Modern Controls	4	A	S	50,000	50,000	1/1/2016		3/11/2014
Northern Bay Environmental	11	A	S	25,000	40,000	7/29/2014		1/1/2016
Noyes	6	A	S	5,000	5,000	1/16/2015		12/4/2014
NPL	1	A	S	25,000	25,000	10/28/2015	CHECK	7/29/2014
PEPCO Government Services	2	A	S	5,000	5,000	9/23/2015		1/16/2015
Plumbers & Steamfitters 486 Training Fd	4	A	S	50,000	50,000	1/1/2016		10/28/2015
Poole and Kent Corp.	138	A	S	5,000	5,000	9/12/2011		9/23/2015
Power and Combustion Inc.	39	A	S	25,000	25,000	7/19/2011		10/19/2015
Precision Mechanical	1	A	S	5,000	5,000	8/20/2014		8/20/2014
R I G Construction LLC	3	A	S	5,000	5,000	12/14/2009		12/4/2014
Riggs Distler & Co., Inc.	1	A	S	25,000	25,000	12/12/2012		7/29/2014
Rock Spring Heating & Cooling	4	A	S	25,000	25,000	1/1/2016		1/16/2015
Roth Bros., Inc.	4	A	S	50,000	50,000	National Agreement		12/12/2012
S & S Control Systems Inc.	6	A	S	25,000	25,000	1/1/2009		12/31/2015
Siemens Building Tech.	9	A	S	25,000	25,000	9/30/2010		12/15/2015
Sou, Louis F. Co., Inc.	2	A	S	5,000	5,000	12/21/2015		
South Mountain Mech. Contr.	7	A	S	25,000	25,000	3/27/2014		12/21/2015
Southland Industries	80	A	S	5,000	5,000	1/16/2015		12/12/2014
Statewide Mechanical	3	A	S	25,000	50,000	1/28/2014		1/16/2015
Stone Services, Inc.	6	A	S	100,000	100,000	12/21/2015		1/28/2014
Titan Construction	2	A	S	50,000	50,000	12/8/2014		12/21/2015
Tomko, W G	6	A	S	5,000	5,000	12/1/2009		12/8/2014
Trane Baltimore	27	A	S	50,000	50,000	12/4/2014		12/4/2014
Triad Mechanical	9	A	S	5,000	5,000	4/11/2012		12/12/2014
Warder Inc., R. F.	14	A	S	25,000	25,000			
Welche & Rushe, Inc.	2	A	S	5,000	5,000			

Plumbers & Steamfitters Local 486**Bond Listing**

Contractor		(A)ctive (I)inactive	(S)ufficient (I)nsuff.	Bond Amount	Bond Amount	Effective Date	Comm Letter	Last Activity
Mechanical Systems Inc.								
Pipe Logic LLC	D	A	S-LC	25,000	25,000	Letter of Credit 11/18/2008		10/4/2013
Wilking Mechanical Systems	1	A	S-LC	5,000	5,000	Letter of Credit 10/04/2013		12/28/2015
	1	A	S-LC	5,000	5,000	Letter of Credit 12/27/2015		
Belvedere Condominium	1	A	W	5,000	5,000	Waiver		2/28/2014
Complete Control LLC	1	A	W	5,000	5,000	Waiver		2/28/2014
LPC Services, Inc.	1	A	W	5,000	None	Cancelled		7/7/2015
Affordable Plumbing								
Gaghan Mechanical, Inc		I	S	5,000	None	Cancelled		12/9/2015
Glesson Electrical Co		I	S	5,000	5,000	3/5/2014		3/5/2014
Grimberg Co. Inc., John C.		I	S	5,000	5,000	12/23/2015		12/23/2015
JLN Mechanical		I	S	50,000	50,000	12/16/2014		12/16/2014
JPG Plumbing Services, Inc		I	S	5,000	5,000	12/17/2015		12/17/2015
Milton J Wood Company		I	S	5,000	25,000	6/11/2015		6/11/2015
NVE		I	N	5,000	None	Waiver		3/3/2015
RSC Electrical & Mechanical		I	W	5,000	5,000	1/1/2016		2/28/2014
RSC Electrical & Mechanical		I	S	25,000	25,000	1/1/2016		12/21/2015
Walter N. Yoder Inc		I	S	25,000	25,000	1/1/2016		1/1/2016

**PLUMBER & STEAMFITTERS LOCAL 486 CONTRIBUTIONS REPORT
DELINQUENCIES FOR THE YEAR - 2015**

	hours worked	15-Jan	15-Feb	15-Mar	15-Apr	15-May	15-Jun	15-Jul	15-Aug	15-Sep	15-Oct	15-Nov	15-Dec
AMERICAN COMBUSTION IND.			5/8/15										
CAPITOL REFRIGERATION INC		3/6/15	4/9/15	6/1/15	6/11/15	7/28/15	9/14/15	10/23/15	11/16/15	1/4/16	1/6/16	1/15/16	2/1/16
DENVER-ELEK				5/2/15									
DLD CONTRACTING			4/7/15		6/1/15	7/20/15	7/20/15	6/14/15	9/14/15	11/18/15	1/4/16	1/14/16	
HARRIS ENVIRONMENTAL SYS		3/10/15	4/13/15	5/1/15	6/9/15	7/1/15	7/28/15	NOT PAID	NOT PAID	NOT PAID		NOT PAID	NOT PAID
INNOVATIVE MECHANICAL SYS							8/7/15	9/1/15	10/1/15	11/5/15	12/3/15		NOT PAID
LMC INDUSTRIAL			4/1/15	5/4/15	NOTHING REPORTED 4-12/2015								
LPC SERVICES, INC		NOT PAID											
M & E SALES INC.		3/2/12		5/14/15	5/21/15	7/15/15	9/1/15	10/13/15	*not paid	*not paid	*not paid	*not paid	2/1/16
RSC ELECTRICAL & MECHANIC		3/16/15	5/11/15	6/1/15	6/10/15	7/20/15	8/3/15	8/17/15	10/1/15	10/26/15	12/7/15	1/27/16	NOT PAID
SOUTH MOUNTAIN MECHANICAL		4/8/15	5/13/15	6/15/15	6/15/15	6/15/15	9/8/15	10/21/15	10/21/15	2/1/16	2/1/16	NOT PAID	NOT PAID
STONE SERVICES, INC.		3/25/15	7/25/15	12/18/15	*not paid	*not paid	7/20/15	8/19/15	9/18/2015	11/4/2015	12/18/15	1/26/16	NOT PAID

* included in repayment agreement