

**Plumbers & Steamfitters Local 486
Medical Fund**

Board of Trustees Meeting

March 7, 2016

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

MARCH 7, 2016

A. ROLL CALL

B. READING OF THE MINUTES - February 8, 2016

C. ADMINISTRATION REPORTS

1. Medical Fund Cash Balance - February 28, 2016
2. Medical Fund Schedules - February 28, 2016
3. Medical Fund Bills To Be Approved & Paid - March 23, 2016
4. Administrative Cash Balance - February 28, 2016
5. Principal Account Activity - February 28, 2016
6. Claims Analysis – February 28, 2016
7. Claims Usage Report – February 28, 2016
8. High Cost Medical Claims – February 28, 2016
9. Bolton Partners –Projected vs. Actual – February 28, 2016

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. Co-Legal Counsel
3. Redefining Retirement

E. NEW BUSINESS

1. Deaths: Karen Palmer – 2/20/2016, age 57
Charlotte Buschman – 2/28/2016, age 92
2. Retirements: Gary Biden – Service, age 56 – Not Medically Eligible
John Kelly – Normal, age 63 – Not Medically Eligible
Kathleen Livingstone – Normal, age 63
3. Fiduciary Liability Insurance
4. Investment Performance Services
5. Appeals
6. Questions
7. Dates of Next Meetings – April 11, 2016 & May 9, 2016 @ 2:00 p.m.

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, C. Elek, D. Fischer, A. George, J. Livingston, P. Matusky, S. Weissenberger, W. Welsh

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

The Trustees met on February 8, 2016 at the office of the Administrative Manager.

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

- A. It was noted that there was no quorum for the meeting held on January 11, 2016. After review and discussion, the minutes of the meeting of January 11, 2016 were approved as presented, and the Trustees today voted to ratify the actions taken by the Board of Trustees at the January 11, 2016 meeting.
- 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.
- C. Unfinished Business
 - 1. Ms. Bradley reported on the current delinquencies. The Trustees approved a motion to accept the terms of the M&E Sales payment agreement presented by Ms. Bradley, and Ms. Bradley reported that M&E Sales has paid two installments on the agreement and is ahead of schedule on its payments. The Trustees approved a motion to pursue the collection of Capitol Refrigeration's contribution shortages, interest and 25% of the liquidated damages for the months it underpaid. The Trustees approved a motion to add Capitol Refrigeration to the current list of contractors to have payroll audits this year.
 - 2. There was nothing new to report on the Medical Fund using Co-Counsel.
 - 3. The Trustees agree to keep Redefining Retirement on the agenda.

4. The Trustees discussed a pensioner's overpayment of his pension deduction for his pensioner medical self payment, because of his divorce five years earlier. It was noted that he had properly notified the Fund of his change in circumstances at the time it occurred. The Trustees voted to refund the requested amount (5-3) (Trustees Elek, Fischer and Weissenberger voting against). After discussion, the Trustees approved a motion to adopt a three year look back period to reimburse overpayments to those participants who did timely notify the fund of a life event. For those that did not timely notify the fund, no refund will be allowed. The Motion passed (5-3) (Trustees George, Welsh, Livingston voting against).
5. Mr. Troll reported that Associated Administrators, LLC, on behalf of the Medical Fund, issued the 1095B 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.

D. 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. The Trustees approved the Retirement Status for: None
3. Mr. Lynne distributed and discussed the Bolton Partners 2015 Annual Report of the Medical Fund dated February 8, 2016. The results for 2015 produced a gain of \$2,888,000, significantly better than the projected gain (at 2,300,000 hours) of \$474,000. The total reserve is 10.42 months of expenses.
4. Mr. Troll distributed and discussed the Medical Fund Service Providers Report requested by Trustee Matusky.
5. Mr. Troll distributed and discussed the Medical Fund Data Comparison report.
6. Mr. Troll distributed and discussed the Contributing Employers Bond List report.
7. Mr. Troll distributed and discussed the schedule of delinquent contractors during the 2015 plan year.

8. Date of the next meetings – March 7, 2016 and April 11, 2016, both at 2:00 p.m.

9. Adjournment: 3:57 p.m.

Respectfully submitted,

Dale O. Troll, CEBS
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE TWO MONTHS ENDED FEBRUARY 29, 2016

		2016	2015
	Current Month	Year To Date	Year To Date
Receipts:			
Employer Contributions	\$1,636,387.79	\$3,300,599.27	\$2,850,931
Less Reciprocal Paid Out	(225,376.88)	(225,376.88)	(44,708)
Reciprocal Contributions	27,530.60	59,626.83	162,770
Employee Contributions	1,353.58	2,450.98	9,984
Retiree Self Payments	119,897.62	242,758.52	242,090
COBRA Contributions	1,203.22	2,406.44	4,215
Investment Income	63,313.36	100,786.01	81,405
Realized Gains & Losses	(26,193.72)	(65,286.67)	(33,864)
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>\$1,598,115.57</u>	<u>\$3,417,964.50</u>	<u>\$3,272,823</u>
Providers			
Disbursements:			
	\$273,781.03	\$759,751.06	\$983,278
	\$0.00	\$49,071.00	\$24,077
CareFirst BC/BS	Flexlink Fees	\$2,141.18	\$8,522
Aetna	H. M. O.	414,843.87	790,507
Aetna	H. M. O. Rebate	0.00	(16,088)
Labor First	Labor First	201,123.03	397,099
OptumRx	Prescription Drugs	200,761.60	411,759.95
The Dental Network	Dental P. P. O.	5,978.40	10,609
NCAS	P. P. O.	4,236.57	8,266
Conifer	Utilization Reviews	2,002.00	8,024
Conifer	Health Management Fees	4,077.25	14,373
ASMED	Claims Repricing	0.00	7,815
	<u>1,108,944.93</u>	<u>2,487,090.41</u>	<u>2,652,083</u>
	Actuarial & Consulting	0.00	0
AA, LLC	Administration	23,134.65	45,945
WCS, CPA	Audit	800.00	2,940
	Audit - Hospital Admissions	0.00	0
IFEBP	Conference Expenses	0.00	3,497
NCCMP	Dues	1,735.00	330
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	2,692
Zurich North America	Fidelity Bond	0.00	0
	HIPAA Compliance Fees	0.00	0
PNC/Chart/Columbia	Investment Manager Fees	12,123.65	7,329
IPS	Investment Performance Fees	0.00	3,125
US Treasury	I.R.S. Filing Fees	0.00	0
Abato, R & A	Legal Fees & Expenses	4,245.55	3,564
	Medical Consulting Fees	0.00	0
AA, LLC	Meeting Expenses	0.00	126
AA, LLC	Office Expenses	11.26	110
AA, LLC	Postage	0.00	233
Dept of Treasury	PCORI Fees	0.00	779
Schmitz Press	Printing Expenses	264.00	1,165
	Programming Expenses	0.00	111
Recip. Admin. Svcs.	UA Reciprocity Program	237.50	158
PNC & BoA	Bank Charges	174.56	362
	Trustee Fees - Eric Eckstein	450.00	975
	Anthony George	450.00	900
	Patricia Matusky	450.00	600
	<u>44,076.17</u>	<u>79,269.06</u>	<u>74,941.00</u>
Total Disbursements	<u>\$1,153,021.10</u>	<u>\$2,566,359.47</u>	<u>\$2,727,024.00</u>
Increase (Decrease) In Cash	<u>\$445,094.47</u>	<u>\$851,605.03</u>	<u>\$545,799</u>
Balance - December 31, 2015		16,757,359.17	
Balance - February 29, 2016		<u>\$17,608,964.20</u>	
CASH BALANCE CONSISTING OF:			
		\$732,049.57	
Cash - Operating & Claims Checking Accounts		928,000.00	
Cash - Principal Cash Account		15,948,914.63	
PNC Bank - Marketable Securities At Cost		0.00	
Accounts Receivable		0.00	
Less Loss of Time FICA Payable		<u>0.00</u>	
		<u>\$17,608,964.20</u>	

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE TWO MONTHS ENDED FEBRUARY 29, 2016

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	63,313.36	\$100,786.01
	<u>\$63,313.36</u>	<u>\$100,786.01</u>
Realized Gains	(26,193.72)	(65,286.67)
	<u>\$37,119.64</u>	<u>\$35,499.34</u>
Market Value of Fund as of December 31, 2015		\$ 16,141,375.38
Market Value of Fund as of Feb 29, 2016		17,027,760.81
Increase (Decrease) in Market Value of Fund		886,385.43
Less Net Income (Loss) on Cash Basis		851,605.03
Unrealized Gain or (Loss)		<u>\$ 34,780.40</u>

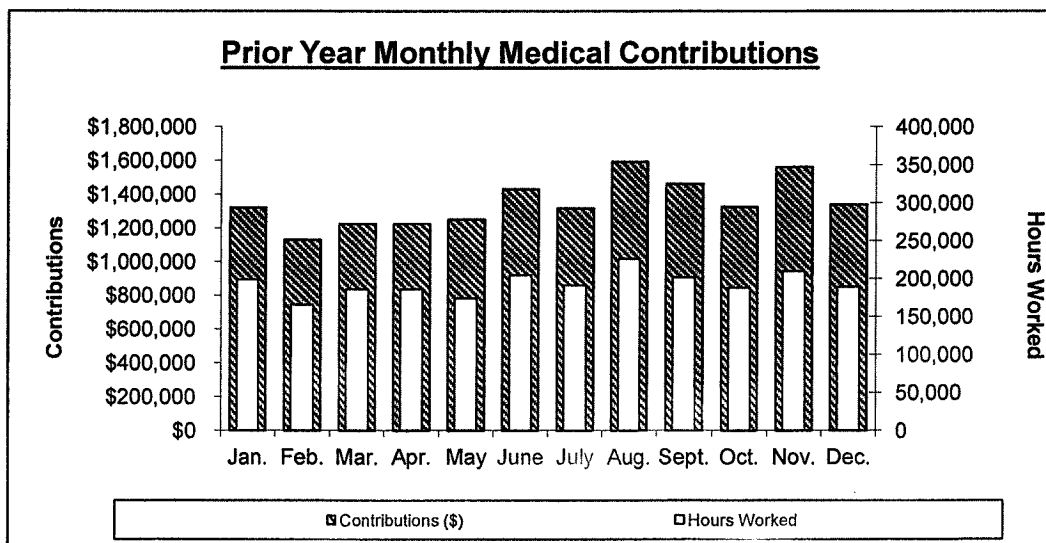
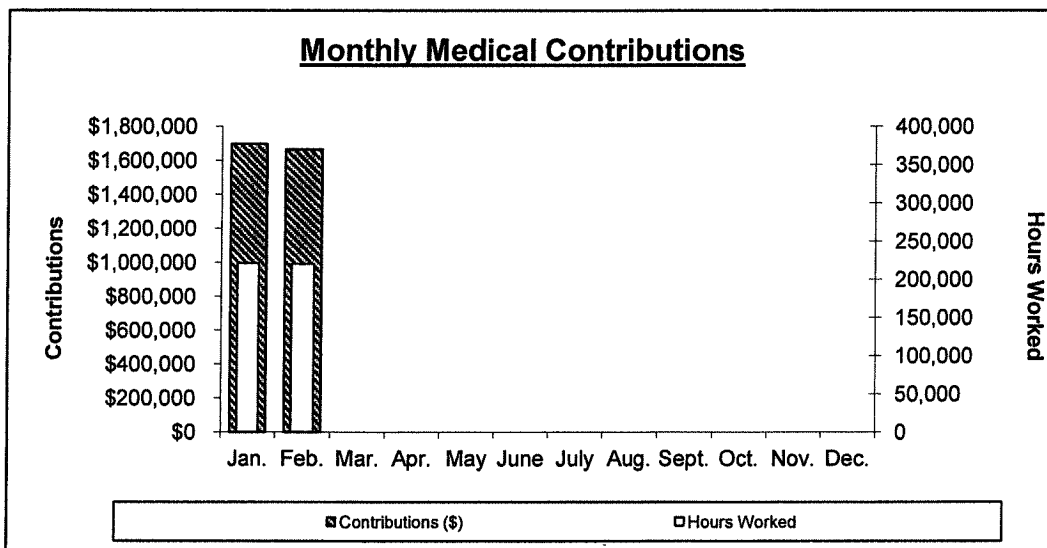
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 15,952,056.08
(B) Monthly Average (A) ÷ 12	1,329,338.01
(C) Adjust for 9% Inflation (B) x 1.09	1,448,978.43
(D) Current Assets at Cost	17,608,964.20
Total Months Reserve (D) ÷ (C)	12.15

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE TWO MONTHS ENDED FEBRUARY 29, 2016

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2015 & Prior	5,537.26	23,814.19	\$37,466.75	\$166,802.19
Dec. 2015 Hours	11,068.75	213,737.55	\$83,880.73	\$1,651,950.40
Jan. 2016 Hours	203,783.30	203,783.30	\$1,543,924.49	\$1,543,924.49
	<u>220,389.31</u>	<u>441,335.04</u>	<u>\$1,665,271.97</u>	<u>\$3,362,677.08</u>

Average Hours Per Month	220,667.52		
Projected Hours This Year	2,648,010.24		
Average Contribution Rates		\$7.55605	\$7.61933
Average Contributions Per Month			\$1,681,338.54
Projected Contributions This Year			\$20,176,062.48



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
MARCH 7, 2016

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - February 29, 2016			\$23,649.33
2.	Trustees Fee Checks - Trustees Meeting - March 7, 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 - March 7, 2016			Blank
5.	Aetna Monthly Premium - March 2016	397 Families		403,104.83
6.	NCAS BC/BS Network Management - March 2016	911 Families		4,181.49
7.	The Dental Network Monthly Premium - March 2016	202 Families		5,978.40
8.	laborfirst Monthly Premium - March 2016	582 Bodies		201,967.74
9.	Kaiser Permanente Monthly Premium - March 2016	17 Families		12,788.89
10.	Conifer Value-Based Care, LLC March 2016 Data Warehouse Reporting @ \$1.00 PEP March 2016 Medical Management - Utilization Review @\$2.00 February 2016 Medical Management Services - MRIOA - Adjustment February 2016 Medical Services - Medical Management February 2016 Case Mangmt. - Personal Health Mangmt. @\$135.00			Blank Blank Blank Blank Blank
11.	ASMED Health, LLC Claims Repricing - Batch 343			815.29
12.	Associated Administrators, LLC Laser Check Stock - Oct. 2015			476.36

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
MARCH 7, 2016

13.	Federal Insurance Company Annual Premium - 3/2016 - 3/2017 Fiduciary Liability	15,893.87
14.	Weyrich, Cronin & Sorra, LLC Progress Billing Related To Audit - Dec. 31, 2015	3,317.50
15.	Reciprocals - October, November & December 2015 Heating, Piping & Refrigeration Welfare Fund Loc. 602	18,741.10
16.	Self Payment Refunds Elmer Cruts - Feb. 2013 - Jan. 2016 Andrew Carter - Feb 2015 - Jan 2016 Goslyn Robinson - Aug 2010 - Nov. 2015	9,223.78 3,997.32 20,130.88

Accounting for February 2016 Checks

Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses	928,000.00
Associated Administrators, LLC Refreshments - February 8, 2016	11.26
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	1,002.00 2,002.00 229.00 927.00 1,919.25 6,079.25

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE TWO MONTHS ENDED FEBRUARY 29, 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%	\$48,415	23,134.65	\$45,640.81		
Pension Fund - 19%	19,640	9,312.99	17,916.57		
Annuity Fund - 20%	18,873	8,925.91	17,956.33		
Credit Union - 1%	899	446.30	873.14		
Training Fund - 4%	3,597	1,785.18	3,492.53		
Dues Fund - 1%	899	446.30	873.14		
Industry Fund - 1%	899	446.30	873.13		
	<u>\$93,222</u>	<u>\$44,498</u>		<u>87,625.65</u>	
				<u>\$112,221.61</u>	
Expenses:					
Administration	\$86,772	43,386.00	\$86,772.00		
Audit	617	0.00	0.00		
Meeting Expenses	0	0.00	0.00		
Office	0	0.00	0.00		
Printing	517	0.00	0.00		
Postage	250	688.13	714.13		
Postage - Medical	2,200	695.33	1,345.39		
Rent	0	0.00	0.00		
Bank Service Charges	200	0.00	435.57		
Record Destruction	0	0.00	0.00		
Employer Audits	2,667	1,041.00	1,041.00		
Total Expenses	<u>\$93,223</u>	<u>\$45,810.46</u>	<u>\$90,308.09</u>		
Interest Income	0	0.00	0.00		
Net Expenses	<u>\$93,223</u>	<u>\$45,810.46</u>		<u>90,308.09</u>	
Balance - February 29, 2016					<u>\$21,913.52</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 PNC BANK ACCOUNT 6785876
 FEBRUARY 29, 2016

Balance - January 31, 2016 \$0.00

				<u>Receipts</u>
a.	2/1	Sales and Maturities	(cost \$533,330.63)	\$533,330.63
b.	2/1	Interest Income		279.65
c.	2/1	Cash Transferred From Fund Office		1,155,000.00
d.	2/1	Transfer from Chartwell		50,000.00
e.	2/1	Transfer from Columbia		50,000.00
				<u>\$1,788,610.28</u>

				<u>Disbursements</u>
a.	2/1	Purchases		\$1,255,279.65
b.	2/5	Cash Transferred To Claims Checking Account		84,000.00
c.	2/5	Wire to CareFirst - Flexlink Claims		14,278.18
d.	2/5	Wire to Optum Rx		99,646.36
e.	2/12	Cash Transferred To Claims Checking Account		44,000.00
f.	2/12	Wire to CareFirst - Flexlink Claims		5,519.76
g.	2/19	Wire to Optum Rx		154,846.20
h.	2/19	Wire to CareFirst - Flexlink Claims		15,838.01
i.	2/19	Cash Transferred To Claims Checking Account		16,000.00
j.	2/26	Wire to CareFirst - Flexlink Claims		12,202.12
k.	2/26	Cash Transferred To Claims Checking Account		87,000.00
				<u>\$1,788,610.28</u>

Balance - February 29, 2016 \$0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE TWO MONTHS ENDED FEBRUARY 29, 2016

CLAIMS ANALYSIS

Description	Current	2016 - Year To Date		2015	2015	%
	Month	\$	%	Year To Date		
Hospital	\$99,761.37	\$199,527.40	24.25%	\$229,775.01	\$1,378,650.08	23.30%
Out-patient Hosp.	29,998.22	143,451.99	17.44%	158,048.95	948,293.68	16.03%
Medicare	1,155.15	1,111.11	0.14%	1,438.66	8,631.98	0.15%
Lab & X-ray	32,798.48	73,449.35	8.93%	116,787.97	700,727.81	11.84%
Office Visit	34,261.26	84,982.57	10.33%	114,855.85	689,135.07	11.65%
Surgery	42,402.16	86,914.53	10.56%	96,300.67	577,804.02	9.77%
Alcohol Abuse	18.87	813.27	0.10%	3,639.70	21,838.21	0.37%
Drug Abuse	4,616.02	9,453.70	1.15%	39,849.89	239,099.34	4.04%
Mental & Nervous	10,570.48	24,551.30	2.98%	27,431.26	164,587.55	2.78%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	36,369.40	72,489.00	8.81%	75,199.77	451,198.61	7.63%
Major Medical	8,815.67	42,872.71	5.21%	38,989.97	233,939.82	3.95%
Sudden & Serious	23,591.99	44,392.07	5.40%	57,635.55	345,813.28	5.84%
Accident	1,726.22	3,124.64	0.38%	5,010.00	30,059.98	0.51%
Immunizations	4,574.10	10,460.88	1.27%	12,416.76	74,500.54	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	84.92	509.50	0.00%
Loss Of Time	10,143.92	25,184.23	3.06%	8,684.90	52,109.41	0.88%
	<u>\$340,803.31</u>	<u>\$822,778.75</u>	<u>100.00%</u>	<u>\$986,149.83</u>	<u>\$5,916,898.88</u>	<u>100.00%</u>

RETIREES

16:00:04 Mar 01 2016

CLAIMANT USAGE REPORT

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FAMILY CLAIMANT SUMMARY

Summary Range	# Claimants	% 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	0.0121	0.4326	17	28453.72	2	28453.72	1.45%
15000.00 TO 19999.99	0.0000	0.0000	0.5673		0.00		0.00	0.00%
10000.00 TO 14999.99	0.0000	0.0000	0.5673		0.00		0.00	0.00%
5000.00 TO 9999.99	5	0.0303	0.1944	43	5114.58	3	8524.31	2.18%
2500.00 TO 4999.99	4	0.0242	0.0642	19	2114.08	2	4228.16	1.45%
1000.00 TO 2499.99	13	0.0787	0.1252	75	1266.95	11	1497.30	8.02%
500.00 TO 999.99	22	0.1333	0.0890	73	532.46	15	780.95	10.94%
10.00 TO 499.99	95	0.5757	0.0942	172	130.55	81	153.12	59.12%
0.00 TO 9.99	24	0.1454	0.0000	48	0.00	23	0.00	16.78%
	165			447	797.11	137	960.03	100.00%
UNDER 0.00					0.00		0.00	0.00%
	165			447	797.11	137	960.03	100.00%

TOTAL

15:52:30 Mar 01 2016

CLAIMANT USAGE REPORT

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FAMILY CLAIMANT SUMMARY

Summary Range	# Claimants	% 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	4	0.0034	0.1039	63	20962.18	1	83848.73	0.13%
20000.00 TO 49999.99	6	0.0051	0.1830	54	24594.12	5	29512.94	0.68%
15000.00 TO 19999.99	6	0.0051	0.0587	20	7898.85	3	15797.70	0.40%
10000.00 TO 14999.99	12	0.0102	0.0962	113	6465.02	6	12930.03	0.81%
5000.00 TO 9999.99	23	0.0196	0.1095	133	3841.13	12	7362.16	1.63%
2500.00 TO 4999.99	79	0.0676	0.1466	384	1496.47	33	3582.46	4.48%
1000.00 TO 2499.99	127	0.1087	0.1204	576	764.62	63	1541.39	8.57%
500.00 TO 999.99	204	0.1746	0.0907	741	358.55	103	710.13	14.01%
10.00 TO 499.99	567	0.4854	0.0906	1073	128.88	386	189.31	52.51%
0.00 TO 9.99	140	0.1198	0.0000	267	0.07	123	0.08	16.73%
	1168			3424	690.32	735	1096.99	100.00%
UNDER 0.00					0.00		0.00	0.00%
	1168			3424	690.32	735	1096.99	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
HIGH COST MEDICAL CLAIMS

March 7, 2016

CLAIMS PROCESSED FROM FEBRUARY 1, 2016 TO FEBRUARY 29, 2016

<u>DIAGNOSIS</u>	<u>AMOUNT</u>
CEREBRAL ANEURYSM	\$79,131.70
PANCREATITIS	15,235.00
FRACTURED FEMUR	14,951.74
PANCREATITIS	9,667.84
DIABETES MELLITUS	7,127.87
SUBSTANCE ABUSE	6,131.78
CROHN'S DISEASE	5,595.10
APPENDICITIS	5,575.41
ATHEROSCLEROSIS	5,179.62
Total	<u>\$ 148,596.06</u>

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

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. American Combustion Industries	Jan-16		
2. DLD Contracting	Jan-16		
3. Innovative Mechanical Systems	Jan-16		
4. M&E Sales, Inc.	Oct-15		Agreement
M&E Sales, Inc.	Nov-15		Agreement
5. RSC Electrical & Mechanical	Jan-16		
6. South Mountain Mechanical	Nov-15		
South Mountain Mechanical	Dec-15		
South Mountain Mechanical	Jan-16		
7. Statewide Mechanical Inc	Jan-16		
8. Stone Services, Inc.	May-15		Agreement
Stone Services, Inc.	Jan-16		

Plumbers & Steamfitters Local 486

Medical Fund

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

CELL PHONE
2442.966-5078

APPLICATION FOR RETIREMENT STATUS – MEDICAL FUND

GARY W BIDER
Name (First, Middle initial, Last)
202 MINE BANK LA. Balt. MD 21227
Address City State Zip Code
08/28/1959 410 242 4034 3/8/1983
Date of Birth (mm/dd/yyyy) Phone Number Date of Initiation (mm/dd/yyyy)

Marital Status: ☒ Married ☐ Widowed ☐ Never been married ☐ Separated ☐ Divorced

Date of Marriage OCT 9 2010

Coverage Desired: ☐ Individual ☐ Parent-Child ☐ Family ☒ Husband-Wife ☐ Waive Coverage

List All Eligible Dependents:

Relationship	Name	Social Security Number	Date of Birth (mm/dd/yyyy)
WIFE	BRENDA BIDER		10/10/64

Name of any other health insurance with which you or your dependents have as other coverage, including Medicare:

Name	Policy Number	Name of Insurance	Policy Holder's Name

IF ANYONE HAS MEDICARE, PLEASE SEND A COPY OF MEDICARE CARD(S).

I certify that the above persons listed as dependents are my wife and/or children and that I will retire and permanently withdraw from active employment under the Plumbers & Steamfitters industry within the State of Maryland and any intersecting metropolitan areas on the 1 day of MARCH 20 16

[Signature]
Signature

11/21/15
Date

For Office Use Only – Please Do Not Write in Spaces Below

Retirement Effective Date: 3/1/2012 Type of Retirement: SERVING Age: 56+32=88=67 1/2
Approved for Retirement Status: ☒ Normal ☐ Disability
Chairman _____ Date _____
NOT ELIG

DEC 02 2015
AA LLC 983.16

Plumbers & Steamfitters Local 486

Pension Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(888) 494-4443
www.associated-admin.com

APPLICATION FOR RETIREMENT PENSION

NAME: JOAN (First) James (Middle) Kelley (Last)

ADDRESS: 5310 Tramore Road

Baltimore (CITY) MARYLAND (STATE) 21244-1901 (ZIP CODE)

SOCIAL SECURITY NO _____

PHONE NO. 443-850-5563

DATE OF BIRTH 6-14-52 (Copy of Birth Certificate Required)

INITIATION DATE 10-9-2001

DATE I STARTED WORK UNDER 486's JURISDICTION 9-2000

DATE I STOPPED WORK UNDER 486's JURISDICTION 10-12-12

MARITAL STATUS: ☐ Married ☐ Widowed ☒ Never Been Married ☐ Separated ☐ Divorced- If divorced or separated, is there any judgment or order that required the Plan to pay benefits to an Alternate Payee pursuant to a Domestic Relations Order? ☒ No ☐ Yes- If so, include a copy of the document.

SPOUSE'S NAME _____

SPOUSE'S DATE OF BIRTH _____ (Copy of Birth Certificate Required)
(Month) (Day) (Year)

I CERTIFY THAT I WILL **RETIRE AND PERMANENTLY WITHDRAW** from employment in the Plumbers & Steamfitters Industry within the State of Maryland and any intersecting metropolitan areas on the 1st day of September 20 15.

11-9-15
Date

John J. Kelley
Signature of Applicant

FOR OFFICE USE ONLY - PLEASE DO NOT WRITE IN SPACES BELOW

THE TRUSTEES OF THE PLUMBERS & STEAMFITTERS LOCAL 486 PENSION FUND APPROVE FOR RETIREMENT THE ABOVE PARTICIPANT AT A MONTHLY PF ON OF \$ 554 .00 PER MONTH & LUMP SUM OF \$ 18,588.02 STARTING ON THE FIRST DAY OF Feb 20 16.

APPROVAL DATE: 2/25/2016

CHAIRMAN: Mark G. [Signature]

SECRETARY: [Signature]

AA LLC
NOV 18 2015
2/1/16

Plumbers & Steamfitters Local 486

Medical Fund

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

APPLICATION FOR RETIREMENT STATUS – MEDICAL FUND

KATHLEEN M. LIVINGSTONE
Name (First, Middle initial, Last) Social Security Number
3107 CABIN RUN WOODBINE MD 21797-7933
Address City State Zip Code
04/23/1952 410 442 5152 10/08/1991
Date of Birth (mm/dd/yyyy) Phone Number Date of Initiation (mm/dd/yyyy)

Marital Status: ☐ Married ☐ Widowed ☒ Never been married ☐ Separated ☐ Divorced

Date of Marriage _____

Coverage Desired: ☒ Individual ☐ Parent-Child ☐ Family ☐ Husband-Wife ☐ Waive Coverage

List All Eligible Dependents:

Relationship	Name	Social Security Number	Date of Birth (mm/dd/yyyy)

Name of any other health insurance with which you or your dependents have as other coverage, including Medicare:

Name	Policy Number	Name of Insurance	Policy Holder's Name

DEC 18 2015

IF ANYONE HAS MEDICARE, PLEASE SEND A COPY OF MEDICARE CARD(S).

AA LLC

I certify that the above persons listed as dependents are my wife and/or children and that I will retire and permanently withdraw from active employment under the Plumbers & Steamfitters industry within the State of Maryland and any intersecting metropolitan areas on the 1ST day of MARCH 20 16.

Kathleen M. Livingstone
Signature

DEC. 18, 2015
Date

For Office Use Only – Please Do Not Write in Spaces Below

Retirement Effective Date: 3/1/2016 Type of Retirement: Normal Age: 63 + 23 1/2 = 87
Approved for Retirement Status: ☒ Normal ☐ Disability
Chairman _____ Date _____
med eff 3/1/16
23 + 63 = 86 491.58