Plumbers & Steamfitters Local 486
Medical Fund

Board of Trustees Meeting

May 9, 2016

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

MAY 9, 2016

A. ROLL CALL – Election of Officers

B. READING OF THE MINUTES: April 11, 2016

C. ADMINISTRATION REPORTS

1. Medical Fund Cash Balance - April 30, 2016
2. Medical Fund Schedules - April 30, 2016
3. Medical Fund Bills To Be Approved & Paid - May 9, 2016
4. Administrative Cash Balance - April 30, 2016
5. Principal Account Activity - April, 2016
6. Claims Analysis – April 30, 2016
7. High Cost Medical Claims – April, 2016
8. Medical Claims Usage Report – April 30, 2016
9. Bolton Partners – Projected vs. Actual – April 30, 2016

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. Co-counsel
3. Redefining Retirement

E. NEW BUSINESS

1. Deaths: John Dehne – 4/11/2016, age 85
   Carlo Bonincontri – 4/25/2016, age 28
2. Medical Retirements:
   Richard Carter – Normal, age 64, Not Eligible
   David Culotta – Disability, age 58
   William Eberling II – Normal, age 67, Not Eligible
3. Retiree/Survivor Self Pay Rates
4. Network Sharing Agreement
5. Shared Processing Service Agreement
6. Appeals
7. Questions
8. Date of Next Meeting: June 13, 2016 & July 11, 2016, both at 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, A. George, J. Livingston, W. Welsh

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

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

Chairman Livingston called the regular meeting to order at 2:03 p.m. It was noted that there was not a quorum present at the meeting. Therefore, all actions take in the ordinary course of business will be ratified at the next meeting in which a quorum is present. The Trustees agreed that any issues not in the ordinary course of business would be tabled until the next meeting.

A. The minutes of the meeting of March 7, 2016 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 three month period ended March 31, 2016.

C. Unfinished Business

   1. Ms. Bradley reported on the current delinquencies, and noted that all delinquent employers were less than two months delinquent. The Trustees discussed that the new Collective Bargaining Agreement will be changing the due date for submitting the monthly employer contribution reports. Ms. Bradley noted that she will research and provide suggested modifications to the trust agreement and plan policies affected by this change.

   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. Mr. Troll reported that the fiduciary insurance coverage had been renewed with Chubb at the increased limit of $10 million of coverage, pursuant to Segal Select Insurance Services' recommendation and at the direction of the Trustees.

D. New Business

1. Deaths: Shawn Weeks – 3/7/2016, age 44

2. The Trustees approved the Retirement Status for:
   Curtis Leboeuf – Normal – age 64, not eligible
   Glen Naff – Normal – age 62, not eligible
   Donald Wilson – Early – age 60, not eligible

3. There were no appeals to review.

4. Date of the next meetings – May 9, 2016 and June 13, 2016, both at 2:00 p.m.

5. Adjournment: 2:44 p.m.

Respectfully submitted,

Dale O. Troll, CEBS
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2016

		Current Month	2016 Year To Date	2015 Year To Date
	Receipts:			
	Employer Contributions	$1,663,005.61	$6,536,481.24	$5,701,862
	Less Reciprocals Paid Out	0.00	(241,727.13)	(89,417)
	Reciprocal Contributions	28,792.99	109,051.88	325,541
	Employee Contributions	4,168.00	7,928.28	19,967
	Retiree Self Payments	125,243.20	484,369.61	484,180
	COBRA Contributions	1,203.22	4,812.88	8,431
	Investment Income	34,557.75	161,544.76	162,810
	Realized Gains & Losses	(13,268.51)	(176,977.54)	(67,727)
	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
		$1,843,702.26	$6,885,483.98	$6,545,647
Providers	**Disbursements:**			
	Medical Benefits	$484,892.05	$1,866,968.18	$1,966,556
	Transitional Reinsurrance Fees	$0.00	$49,071.00	$48,153
CareFirst BC/BS	Flexlink Fees	$8,407.99	$26,403.28	$17,043
Aetna	H. M. O.	407,557.48	1,645,943.97	1,581,014
Aetna	H. M. O. Rebate	0.00	0.00	(32,176)
Labor First	Labor First	200,861.34	804,332.56	794,199
OptumRx	Prescription Drugs	164,560.31	765,508.85	831,201
The Dental Network	Dental P. P. O.	0.00	11,336.40	21,218
NCAS	P. P. O.	4,254.93	16,849.89	16,532
Conifer	Utilization Reviews	1,752.00	7,640.00	16,048
Conifer	Health Management Fees	4,199.25	16,881.00	28,747
ASMED	Claims Repricing	1,184.33	1,999.62	15,631
		1,277,669.68	5,212,934.75	5,304,166
	Actuarial & Consulting	0.00	0.00	0
AA, LLC	Administration	23,130.91	92,421.03	91,891
WCS, CPA	Audit	0.00	4,117.50	5,880
	Audit - Hospital Admissions	0.00	0.00	0
IFEBP	Conference Expenses	0.00	2,959.49	6,994
NCCMP	Dues	0.00	1,735.00	660
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	15,893.87	5,383
Zurich North America	Fidelity Bond	0.00	0.00	0
	HIPAA Compliance Fees	0.00	0.00	0
PNC/Chart/Columbia	Investment Manager Fees	0.00	12,123.65	14,658
IPS	Investment Performance Fees	6,250.00	12,500.00	6,250
US Treasury	I.R.S. Filing Fees	0.00	0.00	0
Abato, R & A	Legal Fees & Expenses	0.00	4,245.55	7,128
	Medical Consulting Fees	0.00	0.00	0
AA, LLC	Meeting Expenses	0.00	0.00	253
AA, LLC	Office Expenses	38.00	985.97	219
AA, LLC	Postage	0.00	1,231.95	466
Dept of Treasury	PCORI Fees	0.00	0.00	1,559
Schmitz Press	Printing Expenses	0.00	1,005.00	2,330
	Programming Expenses	0.00	0.00	221
Recip. Admin. Svcs.	UA Reciprocity Program	0.00	237.50	317
PNC & BoA	Bank Charges	172.32	680.64	724
	Trustee Fees - Eric Eckstein	450.00	1,800.00	1,950
	Anthony George	450.00	1,800.00	1,800
	Patricia Matusky	0.00	900.00	1,200
		30,491.23	154,637.15	149,883.00
	Total Disbursements	$1,308,160.91	$5,367,571.90	$5,454,049.00
	Increase (Decrease) In Cash	$535,541.35	$1,517,912.08	$1,091,598
	Balance - December 31, 2015		16,757,359.17	
	Balance - April 30, 2016		$18,275,271.25	
	CASH BALANCE CONSISTING OF:			
	Cash - Operating & Claims Checking Accounts		$1,086,639.14	
	Cash - Principal Cash Account		858,000.00	
	PNC Bank - Marketable Securities At Cost		16,330,632.11	
	Accounts Receivable		0.00	
	Less Loss of Time FICA Payable		0.00	
			$18,275,271.25	

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE FOUR MONTHS ENDED APRIL 30, 2016

Investment Income:		
Dividend Income	$0.00	$0.00
Interest Income	34,557.75	$161,544.76
	$34,557.75	$161,544.76
Realized Gains	(13,268.51)	(176,977.54)
	$21,289.24	($15,432.78)

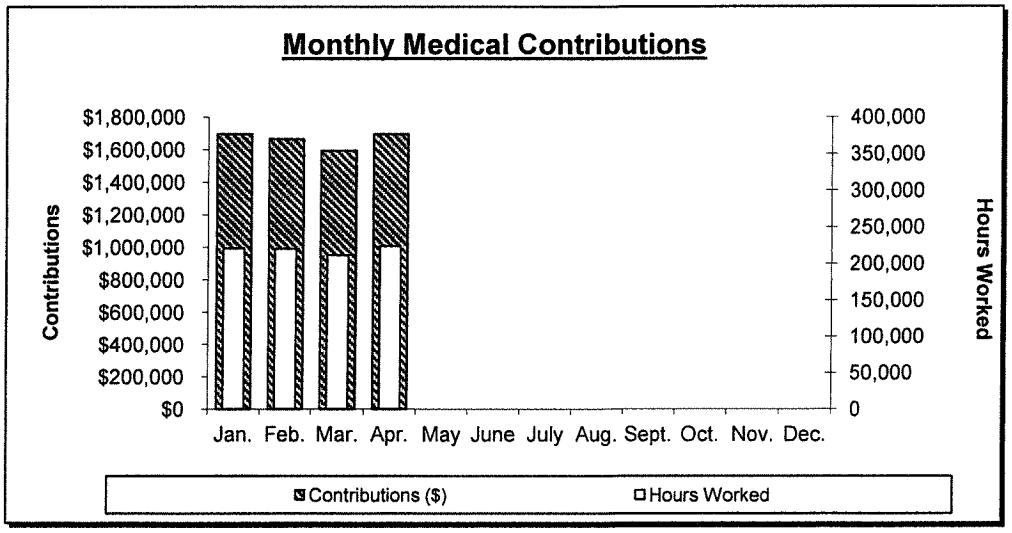
Market Value of Fund as of December 31, 2015	**$ 16,141,375.38**
Market Value of Fund as of **Apr 30, 2016**	17,964,285.83
Increase (Decrease) in Market Value of Fund	**1,822,910.45**
Less Net Income (Loss) on Cash Basis	1,517,912.08
Unrealized Gain or (Loss)	**$ 304,998.37**

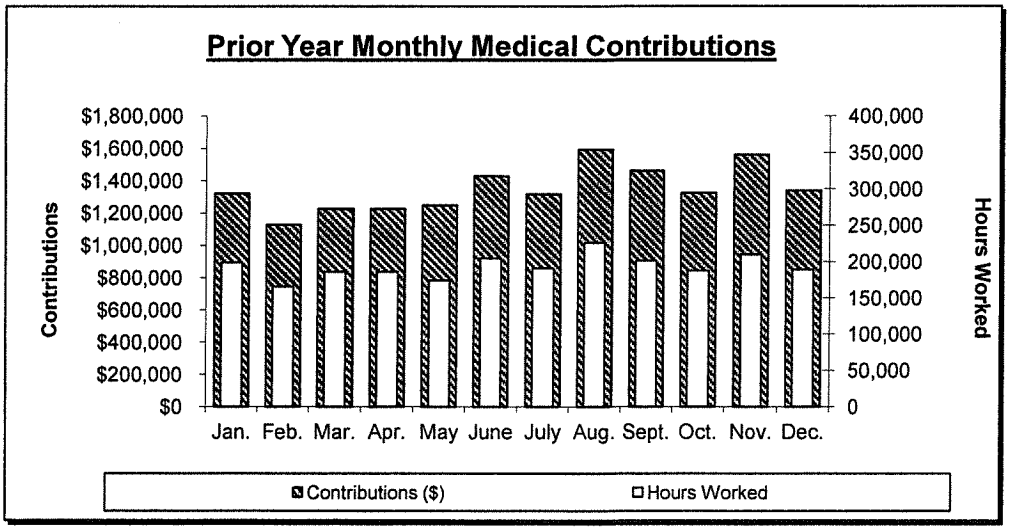
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	**$ 15,835,983.55**
(B) Monthly Average (A) ÷ 12	**1,319,665.30**
(C) Adjust for 9% Inflation (B) x 1.09	**1,438,435.18**
(D) Current Assets at Cost	18,275,271.25
Total Months Reserve (D) ÷ (C)	**12.70**

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE FOUR MONTHS ENDED APRIL 30, 2016

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
Employer Contributions:				
Nov. 2015 & Prior	2,346.50	27,487.94	$16,662.51	$190,832.22
Dec. 2015 Hours	329.50	217,093.05	$1,086.40	$1,671,376.36
Jan. 2016 Hours	900.00	208,421.52	$6,160.20	$1,577,359.03
Feb. 2016 Hours	22,008.45	225,421.35	$170,676.71	$1,712,513.01
Mar. 2016 Hours	198,208.16	198,208.16	$1,501,380.78	$1,501,380.78
	223,792.61	876,632.02	$1,695,966.60	$6,653,461.40
Average Hours Per Month		219,158.01		
Projected Hours This Year		2,629,896.12		
Average Contribution Rates			$7.57830	$7.58980
Average Contributions Per Month				$1,663,365.35
Projected Contributions This Year				$19,960,384.20





PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
MAY 9, 2016

1.	Plumbers & Steamfitters Joint Funds			
	Administration @ 54% Plus Direct Costs - April 30, 2016			$23,256.88
2.	Trustees Fee Checks - Trustees Meeting - May 9, 2016			
	Eric Eckstein @ $450.00			450.00
	Anthony George @ $450.00			450.00
	Patricia Matusky @ $450.00			450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund			
	Transfer To PNC For Investment & Expenses			Blank
4.	Associated Administrators, LLC			
	Refreshments - April 11, 2016			Blank
	Labels Stock - April 2016			52.47
5.	Aetna			
	Monthly Premium - May 2016	392	Families	402,067.46
6.	NCAS			
	BC/BS Network Management - May 2016	931	Families	4,394.32
7.	The Dental Network			
	Monthly Premium - May 2016	202	Families	Blank
8.	laborfirst			
	Monthly Premium - May 2016	584	Bodies	202,431.56
9.	Kaiser Permanente			
	Monthly Premium - May 2016	17	Families	12,045.90
10.	Conifer Value-Based Care, LLC			
	May 2016 Data Warehouse Reporting @ $1.00 PEPM			Blank
	May 2016 Medical Management - Utilization Review @$2.00			Blank
	April 2016 Medical Management Services - MRIOA - Adjustment			Blank
	April 2016 Medical Services - Medical Management			Blank
	April 2016 Case Mangmt. - Personal Health Mangmt. @$135.00			Blank
11.	Reciprocity Administration Services, Inc.			
	UARS Monthly Service Fee - April, May & June 2016			237.50
12.	Abato, Rubenstein And Abato, P.A.			
	Retainer Fee For Months Of April, May & June, 2016			3,600.00
	Fees & Expenses For Months Of Jan., Feb. & March, 2016			977.71
13.	Chartwell Investment Partners			
	Quarterly Management Fee - Jan., Feb. and March, 2016			8,558.75
14.	Columbia Partners, LLC. Investment Management			
	Quarterly Management Fee - January, February. and March, 2016			2,193.93
15.	International Foundation			
	Steve Weissenberger - Conference Registration - November 2016			1,450.00
16.	Schmitz Press			

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
MAY 9, 2016

	Printing and mailing - 1096 Forms - January 2016	452.70
17.	ASMED Health, LLC	
	Claims Repricing - Batch 345	761.96
18.	PNC Institutional Investments	
	Custody Fees - January, February & March 2016	2,281.15
19.	Reciprocals - January, February & March 2016	
	Plumbers & Pipefitters Local 5 Medical Fund	49,165.39
	Plumbers & Steamfitters Local 10 H & W Fund	43,534.41
	Plumbers & Steamfitters Local 13 H & W Fund	4,000.85
	Plumbers & Steamfitters Local 58 H & W Fund	4,161.85
	Plumbers & Steamfitters Local 72 H & W Fund	7,124.25
	Plumbers & Steamfitters Local 74 H & W Fund	6,154.23
	Plumbers & Steamfitters Local 150 H & W Fund	3,095.23
	Plumbers & Steamfitters Local 152 H & W Fund	16,699.73
	Plumbers & Steamfitters Local 155 H & W Fund	3,381.00
	Plumbers & Steamfitters Local 177 H & W Fund	483.00
	Plumbers & Steamfitters Local 228 H & W Fund	5,240.55
	Plumbers & Steamfitters Local 354 H & W Fund	2,398.90
	Plumbers & Steamfitters Local 412 H & W Fund	7,675.68
	Plumbers & Steamfitters Local 420 H & W Fund	4,797.80
	Plumbers & Steamfitters Local 421 H & W Fund	20,567.76
	Plumbers & Steamfitters Local 460 H & W Fund	5,341.18
	Arizona Pipe Trades 469	7,623.35
	Plumbers & Steamfitters Local 489 H & W Fund	52,176.10
	Pipefitters Local Union 520 Health & Welfare Fund	23,493.93
	Southeastern Pipetrades 538	144.90
	Heating, Piping & Refrigeration Welfare Fund Loc. 602	51,748.12
	Plumbers & Steamfitters Local 619 Medical Fund	5,248.60
	Plumbers & Steamfitters Local 638 Medical Fund	2,181.55
	Plumbers & Steamfitters Local 716 Medical Fund	30,175.43
	Plumbers & Steamfitters Local 725 Medical Fund	5,546.45
	Plumbers & Steamfitters Local 777 Medical Fund	5,910.98
	Plumbers & Steamfitters Local 803 Medical Fund	4,942.70
		373,013.92

Accounting for April 2016 Checks

Plumbers & Steamfitters Local 486 Medical Fund	
Transfer To PNC For Investment & Expenses	858,000.00
Associated Administrators, LLC	
Refreshments - February 8, 2016	None
Conifer Value-Based Care, LLC	
March 2016 Data Warehouse Reporting @ $1.00 PEPM	876.00
March 2016 Medical Management - Utilization Review @$2.00	1,752.00
February 2016 Medical Management Services - MRIOA - Adjustment	0.00
February 2016 Medical Services - Medical Management	393.75
February 2016 Case Mangmt. - Personal Health Mangmt. @$135.00	2,929.50
	5,951.25

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2016

		Y T D Budget	Current Month	Year To Date	
Balance - January 1, 2016					$24,595.96
Receipts:					
Medical Fund	- 54%	$96,829	23,130.91	$92,421.03	
Pension Fund	- 19%	39,280	9,702.99	37,322.55	
Annuity Fund	- 20%	37,746	9,318.23	36,592.79	
Credit Union	- 1%	1,798	449.01	1,770.71	
Training Fund	- 4%	7,194	1,796.03	7,082.81	
Dues Fund	- 1%	1,798	449.01	1,770.71	
Industry Fund	- 1%	1,798	449.00	1,770.69	
		$186,443	$45,295		178,731.29
					$203,327.25
Expenses:					
Administration		$173,544	43,386.00	$173,544.00	
Audit		1,233	0.00	0.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	0.00	
Printing		1,033	469.37	469.37	
Postage		500	63.28	1,400.01	
Postage - Medical		4,400	733.86	2,579.09	
Rent		0	0.00	0.00	
Bank Service Charges		400	0.00	545.68	
Record Destruction		0	0.00	0.00	
Employer Audits		5,333	0.00	1,041.00	
Total Expenses		$186,443	$44,652.51	$179,579.15	
Interest Income		0	0.00	0.00	
Net Expenses		$186,443	$44,652.51		179,579.15
Balance - April 30, 2016					$23,748.10

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
PRINCIPAL ACCOUNT ACTIVITY
PNC BANK ACCOUNT 6785876
APRIL 30, 2016

Balance - March 31, 2016 $0.00

					Receipts
a.	4/1	Sales and Maturities	(cost	$508,918.77)	$508,918.77
b.	4/1	Interest Income			335.00
c.	4/1	Cash Transferred From Fund Office			1,000,000.00
d.	4/1	Transfer from Chartwell			0.00
e.	4/1	Transfer from Columbia			0.00
					$1,509,253.77

			Disbursements
a.	4/1	Purchases	$806,518.27
b.	4/8	Cash Transferred To Claims Checking Account	70,000.00
c.	4/8	Wire to Optum Rx	114,315.27
d.	4/8	Wire to CareFirst - Flexlink Claims	9,501.46
e.	4/15	Cash Transferred To Claims Checking Account	104,000.00
f.	4/15	Wire to CareFirst - Flexlink Claims	58,336.98
g.	4/20	Wire to Optum Rx	95,306.32
h.	4/22	Cash Transferred To Claims Checking Account	165,000.00
i.	4/22	Wire to CareFirst - Flexlink Admin (Apr)	5,478.93
j.	4/22	Wire to CareFirst - Flexlink Claims	9,698.98
k.	4/29	Cash Transferred To Claims Checking Account	67,000.00
l.	4/29	Wire to CareFirst - Flexlink Claims	4,097.56
			$1,509,253.77

Balance - April 30, 2016 $0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2016

CLAIMS ANALYSIS

Description	Current Month	2016 - Year To Date $	%	2015 Year To Date	2015	%
Hospital	$181,893.86	$504,793.73	27.28%	$459,550.03	$1,378,650.08	23.30%
Out-patient Hosp.	46,047.94	267,691.27	14.47%	316,097.89	948,293.68	16.03%
Medicare	0.00	1,303.74	0.07%	2,877.33	8,631.98	0.15%
Lab & X-ray	45,094.77	182,342.76	9.85%	233,575.94	700,727.81	11.84%
Office Visit	57,464.11	201,525.57	10.89%	229,711.69	689,135.07	11.65%
Surgery	24,252.26	171,063.32	9.25%	192,601.34	577,804.02	9.77%
Alcohol Abuse	9,840.60	13,549.55	0.73%	7,279.40	21,838.21	0.37%
Drug Abuse	11,026.42	21,931.14	1.19%	79,699.78	239,099.34	4.04%
Mental & Nervous	22,410.09	57,053.21	3.08%	54,862.52	164,587.55	2.78%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	32,526.88	152,597.48	8.25%	150,399.54	451,198.61	7.63%
Major Medical	34,861.34	110,995.71	6.00%	77,979.94	233,939.82	3.95%
Sudden & Serious	26,229.90	98,843.12	5.34%	115,271.09	345,813.28	5.84%
Accident	2,757.86	7,979.71	0.43%	10,019.99	30,059.98	0.51%
Immunizations	4,607.74	21,804.11	1.18%	24,833.51	74,500.54	1.26%
Catastrophic RX Reimb.	0.00	968.50	0.05%	169.83	509.50	0 %
Loss Of Time	7,291.12	35,887.79	1.94%	17,369.80	52,109.41	0.88%
	$506,304.89	$1,850,330.71	100.00%	$1,972,299.62	$5,916,898.88	100.00%

RETIREES

15:23:35 May 03 2016 C L A I M A N T U S A G E R E P O R T PAGE - 26

F A M I L Y C L A I M A N T S U M M A R Y

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	0.0220	107513.99	0.4336	1.0000	85	17919.00	4	26878.50	1.86%
15000.00 TO 19999.99		0.0000		0.0000	0.5663		0.00		0.00	0.00%
10000.00 TO 14999.99	2	0.0073	24308.04	0.0980	0.5663	35	12154.02	2	12154.02	0.93%
5000.00 TO 9999.99	4	0.0147	16304.22	0.0657	0.4682	24	4076.06	2	8152.11	0.93%
2500.00 TO 4999.99	11	0.0404	29505.13	0.1190	0.4025	146	2682.28	8	3688.14	3.73%
1000.00 TO 2499.99	37	0.1360	32893.86	0.1326	0.2835	201	889.02	22	1495.18	10.28%
500.00 TO 999.99	35	0.1286	16787.33	0.0677	0.1508	182	479.64	24	699.47	11.21%
10.00 TO 499.99	152	0.5588	20610.49	0.0831	0.0831	284	135.60	128	161.02	59.81%
0.00 TO 9.99	25	0.0919	0.00	0.0000	0.0000	50	0.00	24	0.00	11.21%
	272		247923.06			1007	911.48	214	1158.52	100.00%
UNDER 0.00							0.00		0.00	0.00%
	272		247923.06			1007	911.48	214	1158.52	100.00%

11

TOTAL

15:20:32 May 03 2016 C L A I M A N T U S A G E R E P O R T PAGE - 116

F A M I L Y C L A I M A N T S U M M A R Y

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	13	0.0072	359242.70	0.1900	1.0000	246	27634.05	5	71848.54	0.50%
20000.00 TO 49999.99	24	0.0133	361209.61	0.1911	0.8099	355	15050.40	13	27785.35	1.31%
15000.00 TO 19999.99	12	0.0066	83861.21	0.0443	0.6188	127	6988.43	5	16772.24	0.50%
10000.00 TO 14999.99	45	0.0250	206878.77	0.1094	0.5744	427	4597.31	17	12169.34	1.71%
5000.00 TO 9999.99	101	0.0561	263128.53	0.1392	0.4649	913	2605.23	38	6924.44	3.83%
2500.00 TO 4999.99	131	0.0728	205055.06	0.1084	0.3257	1102	1565.31	56	3661.70	5.65%
1000.00 TO 2499.99	362	0.2013	231842.44	0.1226	0.2172	1927	640.45	154	1505.47	15.53%
500.00 TO 999.99	292	0.1624	94371.66	0.0499	0.0945	1026	323.19	132	714.94	13.31%
10.00 TO 499.99	675	0.3754	84394.22	0.0446	0.0446	1500	125.03	444	190.08	44.80%
0.00 TO 9.99	143	0.0795	0.62	0.0000	0.0000	318	0.00	127	0.00	12.81%
	1798		1889984.82			7941	1051.16	991	1907.15	100.00%
UNDER 0.00							0.00		0.00	0.00%
	1798		1889984.82			7941	1051.16	991	1907.15	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
HIGH COST MEDICAL CLAIMS
May 9, 2016
CLAIMS PROCESSED FROM APRIL 1, 2016 TO APRIL 30, 2016

DIAGNOSIS		AMOUNT
CORONARY BYPASS		$ 70,044.89
MYOCARDIAL INFARCTION		48,999.01
CHRONIC OBSTRUCTIVE PULMONARY DISEASE		31,956.11
GALLBLADDER REMOVAL		22,206.19
DEPRESSION		18,037.16
PNEUMONIA		17,650.03
UTERINE CANCER		11,993.14
MYASTHENIA GRAVIS		11,952.72
CROHN'S DISEASE		10,705.62
OPIOID DEPENDENCE		10,641.21
ALCOHOL ABUSE		10,207.76
OBSESSIVE COMPULSIVE DISORDER		10,185.62
ACL REPAIR		9,630.20
PANCREATITIS		9,218.85
ATRIAL FIBRILLATION		9,035.77
HEART FAILURE		8,083.53
PNEUMONIA		7,815.52
ACL REPAIR		6,802.40
PARALYTIC ILEUS		5,745.10
OVARIAN CANCER		5,115.61
	Total	**$ 336,026.44**

PLUMBERS & STEAMFITTERS LOCAL486 MEDICAL FUND
ELIGIBILITY REPORT

	Apr 1, 2016		Jan 1, 2016		Oct 1, 2015		Jul 1, 2015	
	BB	Mbrs	BB	Mbrs	BB	Mbrs	BB	Mbrs
486AP 1st Year Apprentices	43	32	36	27	11	9	38	30
486HMO HMO's	1,255	399	1,262	399	1,199	372	1,220	378
486MCR Retired Medicare Retirees	511	333	508	331	500	326	505	324
486MCR Survivor Medicare Survivors	82	82	90	90	87	87	84	84
486ME Self Insured	1,905	786	1,906	784	1,900	778	1,868	754
486PNRP Pensioner not on Medicare	133	51	128	48	137	54	128	53
486SURP Survivors not on Medicare	5	2	7	4	10	7	10	7
486TM Tool & Material Handlers	15	15	17	17	17	17	17	16
Total	3,949	1,700	3,954	1,700	3,861	1,650	3,870	1,646

Self Insured	2,101	886	52%	2,094	880	52%	2,075	865	52%	2,061	860	52%
HMO's	1,255	399	23%	1,262	399	23%	1,199	372	23%	1,220	378	23%
Labor First	593	415	24%	598	421	25%	587	413	25%	589	408	25%
Total	3,949	1,700	99%	3,954	1,700	100%	3,861	1,650	100%	3,870	1,646	100%

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

Delinquent Contractors:	Work Month	Amount	Date Received
1. Capitol Refrigeration Inc	Mar-16		
2. Flour Maintenance Service	Mar-16		
3. Horton Mechanical Contractors	Mar-16	$51,431.21	5/3/2016
4. J.F. Fischer Inc.	Mar-16	$91,787.07	5/3/2016
5. James P. Kruger & Associates	Mar-16		
6. M&E Sales, Inc.	Oct-15		Agreement
M&E Sales, Inc.	Nov-15		Agreement
7. Power & Combustion Inc	Mar-16	$14,318.52	5/3/2016
8. RSC Electrical & Mechanical	Mar-16		
9. South Mountain Mechanical	Feb-16		
South Mountain Mechanical	Mar-16		
10. Statewide Mechanical Inc	Mar-16	$4,244.36	5/2/2016
11. Stone Services, Inc.	May-15		Agreement
Stone Services, Inc.	Feb-16	$7,438.63	5/2/2016
Stone Services, Inc.	Mar-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: Richard (First) Wayne (Middle) Carter (Last)

ADDRESS: 3410 Sweetgrass Ct

Spring Hill (CITY) FL (STATE) 34609-0894 (ZIP CODE)

SOCIAL SECURITY NO ___ __ __-8951 PHONE NO. 352-540-0299

DATE OF BIRTH 9-28-1951 (Copy of Birth Certificate Required)

INITIATION DATE 9-12-1978

DATE I STARTED WORK UNDER 486's JURISDICTION Jan 1978

DATE I STOPPED WORK UNDER 486's JURISDICTION 2-20-95

NOT MEDICARE ELIG

5/9/2016
6/1/2016 NORMAL

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 Deborah Diane Carter

SPOUSE'S DATE OF BIRTH 3 - 5 - 1956 (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~~ 30th day of ~~March~~ Sept 20 2016.

3/08/16
Date

Signature of Applicant

6/1/16

MAR 14 2016

AA LLC

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 PENSION OF .00 PER MONTH & LUMP SUM OF $ ___. 20 STARTING ON THE FIRST DAY OF June, 20 16.

APPROVAL DATE: 4/28/2016

CHAIRMAN: Mark Graham

SECRETARY:

Plumbers & Steamfitters Local 486
Medical Fund

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

FEB 29 2016
AA LLC

APPLICATION FOR RETIREMENT STATUS – MEDICAL FUND

DAVID S. CULOTTA
Name (First, Middle initial, Last)

Social Security Number

40 STABILIZER DR. MIDDLE RIVER MD. 21220-4547
Address **City** **State** **Zip Code**

08/12/1957
Date of Birth (mm/dd/yyyy)

443-695-9391
Phone Number

10/09/1990
Date of Initiation (mm/dd/yyyy)

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

Date of Marriage N/A

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

List All Eligible Dependents:

elationship	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

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 1ST day of MAY 2016.

David S. Culotta
Signature

02/15/2016
Date

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

irement Effective Date: 3/1/2016 Type of Retirement: DISABILITY Age: 58

Approved for Retirement Status: ☐ Normal ☒ Disability

58+24=82

Chiarman _____ Date 5/9/2016

EFF 6/1/16

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: WILLIAM (First) RUDOLPH (Middle) EBERLING II (Last)

ADDRESS: 4109 BAPTIST. Rd.

TANEYTOWN (CITY) MARYLAND (STATE) 21787 (ZIP CODE)

SOCIAL SECURITY NO. ___-___-___-7807 PHONE NO. (410) 751-1168

DATE OF BIRTH October 5, 1948 (Copy of Birth Certificate Required)

INITIATION DATE 11-15-2004 NOT MEDICAL EHC

DATE I STARTED WORK UNDER 486's JURISDICTION 11-15-2004

DATE I STOPPED WORK UNDER 486's JURISDICTION 5/9/2016 NORMAL 5/1/2016

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 PATRICIA ANN EBERLING

SPOUSE'S DATE OF BIRTH APRIL (Month) 4, (Day) 1951 (Year) (Copy of Birth Certificate Required)

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 MAY, 1 20 16.

JANUARY, 19, 2016 (Date) William R. Eberling II (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 PENSION OF $_____ PER MONTH & LUMP SUM OF $_____ STARTING ON THE FIRST DAY OF MAY, 2016.

APPROVAL DATE: APRIL 28 2016

CHAIRMAN: Mark Graham

SECRETARY: _____

DDR 5/1/16

JAN 26 2016 AA LLC