

**Plumbers & Steamfitters Local 486
Medical Fund**

Board of Trustees Meeting

June 13, 2016

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

JUNE 13, 2016

A. ROLL CALL

B. READING OF THE MINUTES - May 9, 2016

C. ADMINISTRATION REPORTS

1. Medical Fund Cash Balance - May 31, 2016
2. Medical Fund Schedules - May 31, 2016
3. Medical Fund Bills To Be Approved & Paid – June 13, 2016
4. Administrative Cash Balance - May 31, 2016
5. Principal Account Activity - May 31, 2016
6. Claims Analysis Report - May 31, 2016
7. Claimant Usage Report – May 31, 2016
8. High Cost Medical Claims – May 2016
9. Bolton Partners – Projected vs. Actual – May 31, 2016

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. Redefining Retirement

E. NEW BUSINESS

1. Deaths: Wendell Green – 5/20/2016, age 63
Jesse Ross – 5/24/2016, age 80
Gary Przybylski – 6/1/2016, age 59
2. Retirements: John Reed, Sr. – Service, age 60
3. Optum Rx Annual Report
4. Investment Performance Services
5. Appeals
6. Questions
7. Dates of next meetings:
July 11, 2016 at 2:00 p.m.
August 2016 – No Meeting
September 12, 2016 at 2:00 p.m.
October 11, 2016 at 1:00 p.m.
November 21, 2016 at 2:00 p.m.
December 12, 2016 at 11:00 a.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, 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 May 9, 2016 at the office of the Administrative Manager.

Chairman Livingston called the regular meeting to order at 2:02 p.m.

Election of Officers: The Trustees elected Trustee Weissenberger as Chairman and Trustee Eckstein as Co – Chairman, effective immediately.

The Trustees approved a motion to ratify the actions taken by the Trustees at the Medical Fund meeting held on April 11, 2016, in which a quorum was not present.

- A. The minutes of the meeting of April 11, 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 four months ended April 30, 2016.

C. Unfinished Business

- 1. Ms. Bradley reported on the current delinquencies. South Mountain is two months delinquent, and counsel will send a demand letter. The Trustees discussed the new Collective Bargaining Agreement, which has changed the due date for submitting the monthly employer contributions and reports.

2. There was nothing new to report on the Medical Fund using Co-Counsel. This item will be removed from future agendas.
3. The Trustees agreed to keep Redefining Retirement on the agenda.

D. New Business

1. Deaths: John Dehne – 4/11/2016, age 86
Carlo Bonincontri – 4/25/2016, age 28
2. The Trustees approved the Retirement Status for:
Richard Carter – Normal, age 64, Not Eligible
David Culotta – Disability, age 58
William Eberling II – Normal, age 67, Not Eligible
3. Mr. Lynne distributed and discussed the newly calculated Retiree/Survivor Self Pay Rates to be effective July 1, 2016, with little or no change from the current rates. The Trustees voted to follow Mr. Lynne's recommendation and have no change in rates at this time.
4. The Trustees approved and signed a new Network Access Agreement with Care First Blue Cross Blue Shield, with an effective date of October 1, 2015. The per participant monthly cost will increase from \$4.59 to \$4.72 per participant per month, an increase of 2.8%.
5. The Trustees approved and signed a new Shared Processing Services Agreement with Care First Blue Cross Blue Shield, with an effective date of October 1, 2015. The per participant monthly cost will not increase from the current \$26.01 per participant per month.
6. There were no appeals.
7. Ms. Bradley distributed and reviewed the Medical Fund's current Contributing Employer Audit Policy and Delinquency Policy. The Trustees also discussed bonding language in the trust agreement which will be revised to match changes in the Collective Bargaining Agreement bonding language.
8. Mr. Weissenberger distributed an article from the IFEBP Benefits Magazine,

entitled “A Baker’s Dozen of Practical Ways to Reduce Medical Claims Costs.”

9. Date of the next meetings:

June 13, 2016 at 2:00 p.m.

July 11, 2016 at 2:00 p.m.

August 2016 – No Meeting

September 12, 2016 at 2:00 p.m.

October 11, 2016 at 1:00 p.m.

November 21, 2016 at 2:00 p.m.

December 12, 2016 at 11:00 a.m.

4. Adjournment: 3:12 p.m.

Respectfully submitted,

Dale O. Troll, CEBS

Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FIVE MONTHS ENDED MAY 31, 2016

		Current Month	2016 Year To Date	2015 Year To Date
<u>Receipts:</u>				
	Employer Contributions	\$1,624,309.66	\$8,160,790.90	\$7,127,328
	Less Reciprocals Paid Out	(373,013.92)	(614,741.05)	(111,771)
	Reciprocal Contributions	90,403.36	199,455.24	406,926
	Employee Contributions	782.00	8,710.28	24,959
	Retiree Self Payments	118,500.22	602,869.83	605,226
	COBRA Contributions	0.00	4,812.88	10,538
	Investment Income	78,823.20	240,367.96	203,513
	Realized Gains & Losses	(3,697.58)	(180,675.12)	(84,659)
	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>\$1,536,106.94</u>	<u>\$8,421,590.92</u>	<u>\$8,182,060</u>
<u>Providers</u>				
	<u>Disbursements:</u>			
	Medical Benefits	\$472,758.47	\$2,339,726.65	\$2,458,194
	Transitional Reinsurance Fees	\$0.00	\$49,071.00	\$60,191
CareFirst BC/BS	Flexlink Fees	\$5,024.92	\$31,428.20	\$21,304
Aetna	H. M. O.	414,113.36	2,060,057.33	1,976,267
Aetna	H. M. O. Rebate	0.00	0.00	(40,220)
Labor First	Labor First	202,431.56	1,006,764.12	992,748
OptumRx	Prescription Drugs	252,870.93	1,018,379.78	1,039,001
The Dental Network	Dental P. P. O.	0.00	11,336.40	26,523
NCAS	P. P. O.	4,394.32	21,244.21	20,665
Conifer	Utilization Reviews	1,874.00	9,514.00	20,060
Conifer	Health Management Fees	4,345.25	21,226.25	35,933
ASMED	Claims Repricing	761.96	2,761.58	19,539
		<u>1,358,574.77</u>	<u>6,571,509.52</u>	<u>6,630,205</u>
	Actuarial & Consulting	0.00	0.00	0
AA, LLC	Administration	23,256.88	115,677.91	114,863
WCS, CPA	Audit	0.00	4,117.50	7,350
	Audit - Hospital Admissions	0.00	0.00	0
IFEBP	Conference Expenses	3,715.00	6,674.49	8,743
NCCMP	Dues	0.00	1,735.00	825
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	15,893.87	6,729
Zurich North America	Fidelity Bond	0.00	0.00	0
	HIPAA Compliance Fees	0.00	0.00	0
PNC/Chart/Columbia	Investment Manager Fees	13,033.83	25,157.48	18,323
IPS	Investment Performance Fees	0.00	12,500.00	7,813
US Treasury	I.R.S. Filing Fees	0.00	0.00	0
Abato, R & A	Legal Fees & Expenses	4,577.71	8,823.26	8,911
	Medical Consulting Fees	0.00	0.00	0
AA, LLC	Meeting Expenses	0.00	0.00	316
AA, LLC	Office Expenses	21.91	1,007.88	274
AA, LLC	Postage	0.00	1,231.95	583
Dept of Treasury	PCORI Fees	0.00	0.00	1,948
Schmitz Press	Printing Expenses	505.17	1,510.17	2,912
	Programming Expenses	0.00	0.00	276
Recip. Admin. Svcs.	UA Reciprocity Program	237.50	475.00	396
PNC & BoA	Bank Charges	173.28	853.92	906
	Trustee Fees - Eric Eckstein	450.00	2,250.00	2,438
	Anthony George	450.00	2,250.00	2,250
	Patricia Matusky	450.00	1,550.00	1,500
		<u>46,871.28</u>	<u>201,508.43</u>	<u>187,356.00</u>
	Total Disbursements	<u>\$1,405,446.05</u>	<u>\$6,773,017.95</u>	<u>\$6,817,561.00</u>
	Increase (Decrease) In Cash	<u>\$130,660.89</u>	<u>\$1,648,572.97</u>	<u>\$1,364,499</u>
	Balance - December 31, 2015		<u>16,757,359.17</u>	
	Balance - May 31, 2016		<u>\$18,405,932.14</u>	
<u>CASH BALANCE CONSISTING OF:</u>				
	Cash - Operating & Claims Checking Accounts		\$684,523.83	
	Cash - Principal Cash Account		1,190,000.00	
	PNC Bank - Marketable Securities At Cost		16,531,408.31	
	Accounts Receivable		0.00	
	Less Loss of Time FICA Payable		0.00	
			<u>\$18,405,932.14</u>	

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE FIVE MONTHS ENDED MAY 31, 2016

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	78,823.20	\$240,367.96
	<u>\$78,823.20</u>	<u>\$240,367.96</u>
Realized Gains	(3,697.58)	(180,675.12)
	<u>\$75,125.62</u>	<u>\$59,692.84</u>
Market Value of Fund as of December 31, 2015		\$ 16,141,375.38
Market Value of Fund as of May 31, 2016		18,083,441.67
Increase (Decrease) in Market Value of Fund		1,942,066.29
Less Net Income (Loss) on Cash Basis		1,648,572.97
Unrealized Gain or (Loss)		\$ 293,493.32

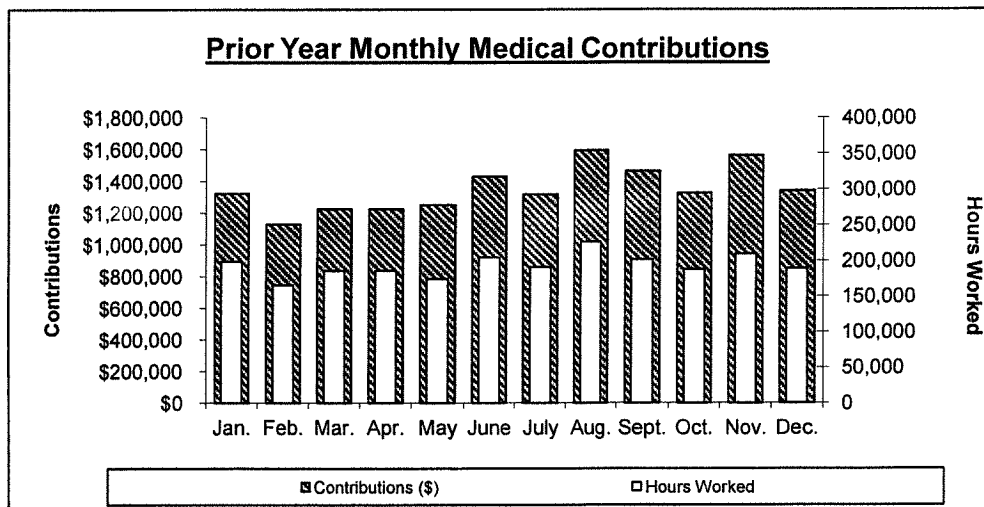
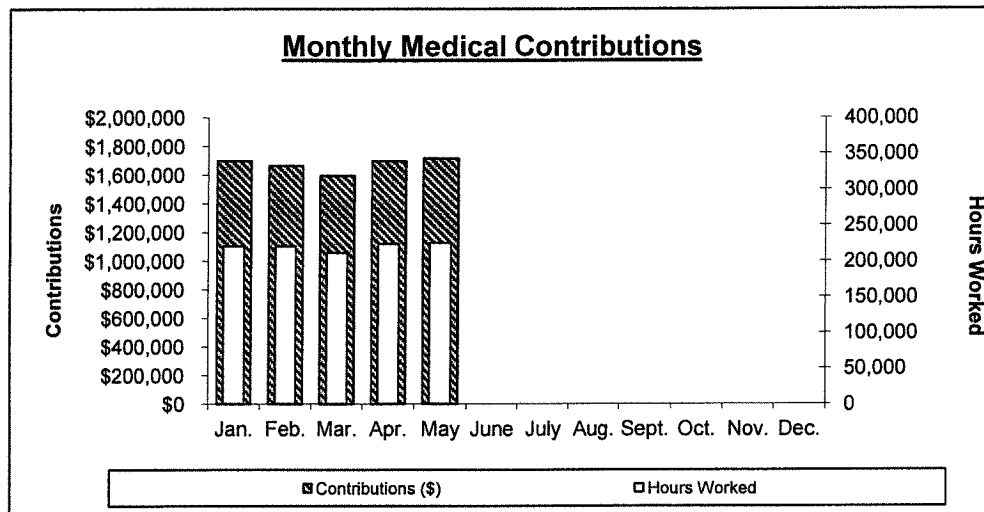
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 16,088,163.73
(B) Monthly Average (A) ÷ 12	1,340,680.31
(C) Adjust for 9% Inflation (B) x 1.09	1,461,341.54
(D) Current Assets at Cost	18,405,932.14
Total Months Reserve (D) ÷ (C)	12.60

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE FIVE MONTHS ENDED MAY 31, 2016

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2015 & Prior	27.00	27,514.94	\$171.00	\$191,003.32
Dec. 2015 Hours	155.00	217,248.05	\$1,220.50	\$1,672,596.86
Jan. 2016 Hours	1,394.80	209,816.32	\$11,032.85	\$1,588,391.88
Feb. 2016 Hours	(9,036.91)	216,384.44	(\$71,349.78)	\$1,641,163.23
Mar. 2016 Hours	51,957.48	250,165.64	\$361,775.89	\$1,863,156.67
Apr. 2016 Hours	180,863.53	180,863.53	\$1,412,644.46	\$1,412,644.46
	225,360.90	1,101,992.92	\$1,715,494.92	\$8,368,956.42

Average Hours Per Month	220,398.58		
Projected Hours This Year	2,644,782.96		
Average Contribution Rates		\$7.61221	\$7.59438
Average Contributions Per Month			\$1,673,791.28
Projected Contributions This Year			\$20,085,495.36



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
June 13, 2016

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - May 30, 2016			\$21,151.95
2.	Trustees Fee Checks - Trustees Meeting - May 9, 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 - April 11, 2016 Labels Stock - April 2016			Blank Blank
5.	Aetna Monthly Premium - June 2016	392	Families	401,271.72
6.	NCAS BC/BS Network Management - June 2016	914	Families	4,314.08
7.	The Dental Network Monthly Premium - June 2016	202	Families	Blank
8.	laborfirst Monthly Premium - June 2016	582	Bodies	196,652.94
9.	Kaiser Permanente Monthly Premium - June 2016	17	Families	12,045.90
10.	Conifer Value-Based Care, LLC June 2016 Data Warehouse Reporting @ \$1.00 PEP June 2016 Medical Management - Utilization Review @\$2.00 May 2016 Medical Management Services - MRIOA - Adjustment May 2016 Medical Services - Medical Management May 2016 Case Mangmt. - Personal Health Mangmt. @\$135.00			Blank Blank Blank Blank Blank
11.	Weyrich, Cronin & Sorra, LLC Progress Billing Related To Audit - Dec. 31, 2015			6,452.05
12.	ASMED Health, LLC Claims Repricing - Batch 346 Claims Repricing - Batch 345 Correction			461.85 (129.70) 332.15
13.	Self Payment Refunds Mark Jackman - July 2014 - May 2016			10,147.64
14.	International Foundation Will Welsh - Conference Registration - November 2016 Will Welsh - Preconference Registration - November 2016 Will Welsh - Hotel Deposit - November 2016			1,450.00 415.00 400.00

Accounting for May 2016 Checks

Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses	1,190,000.00
Associated Administrators, LLC Refreshments - February 8, 2016	24.91
Conifer Value-Based Care, LLC May 2016 Data Warehouse Reporting @ \$1.00 PEP May 2016 Medical Management - Utilization Review @\$2.00 April 2016 Medical Management Services - MRIOA - Adjustment April 2016 Medical Services - Medical Management April 2016 Case Mangmt. - Personal Health Mangmt. @\$135.00	887.00 1,774.00 100.00 None 3,458.25 6,219.25

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE FIVE MONTHS ENDED MAY 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%	\$121,037	23,256.88	\$115,677.91		
Pension Fund - 19%	49,101	9,326.45	46,649.00		
Annuity Fund - 20%	47,182	8,602.04	45,194.83		
Credit Union - 1%	2,248	447.01	2,217.72		
Training Fund - 4%	8,992	1,788.02	8,870.83		
Dues Fund - 1%	2,248	447.01	2,217.72		
Industry Fund - 1%	2,248	447.01	2,217.70		
	<u>\$233,056</u>	<u>\$44,314</u>		<u>223,045.71</u>	
				<u>\$247,641.67</u>	
Expenses:					
Administration	\$216,930	43,386.00	\$216,930.00		
Audit	1,542	750.00	750.00		
Meeting Expenses	0	0.00	0.00		
Office	0	0.00	0.00		
Printing	1,292	0.00	469.37		
Postage	625	19.34	1,419.35		
Postage - Medical	5,500	516.03	3,095.12		
Rent	0	0.00	0.00		
Bank Service Charges	500	0.00	545.68		
Record Destruction	0	0.00	0.00		
Employer Audits	6,667	0.00	1,041.00		
Total Expenses	<u>\$233,056</u>	<u>\$44,671.37</u>	<u>\$224,250.52</u>		
Interest Income	0	0.00	0.00		
Net Expenses	<u>\$233,056</u>	<u>\$44,671.37</u>		<u>224,250.52</u>	
Balance - May 31, 2016					<u>\$23,391.15</u>

UNAUDITED FINANCIAL REPORT

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

Balance - April 30, 2016 \$0.00

			Receipts
a.	5/1	Sales and Maturities	(cost \$2,799,090.97) \$2,799,090.97
b.	5/1	Interest Income	108.40
c.	5/1	Cash Transferred From Fund Office	858,000.00
d.	5/1	Transfer from Chartwell	0.00
e.	5/1	Transfer from Columbia	0.00
			<u>\$3,657,199.37</u>

			<u>Disbursements</u>
a.	5/1	Purchases	\$2,924,849.95
b.	5/6	Cash Transferred To Claims Checking Account	78,000.00
c.	5/6	Wire to CareFirst - Flexlink Claims	33,056.40
d.	5/6	Wire to Optum Rx	126,000.36
e.	5/6	Wire to CareFirst - Flexlink Admin (May)	3,428.22
f.	5/13	Cash Transferred To Claims Checking Account	71,000.00
g.	5/13	Wire to CareFirst - Flexlink Claims	21,216.73
h.	5/19	Cash Transferred To Claims Checking Account	133,000.00
i.	5/19	Wire to CareFirst - Flexlink Claims	6,975.24
j.	5/19	Wire to Optum Rx	126,870.57
k.	5/27	Cash Transferred To Claims Checking Account	115,000.00
l.	5/27	Wire to CareFirst - Flexlink Claims	17,801.90
			<u>\$3,657,199.37</u>

Balance - May 31, 2016 \$0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE FIVE MONTHS ENDED MAY 31, 2016

CLAIMS ANALYSIS

Description	Current Month	2016 - Year To Date		2015 Year To Date	2015	%
		\$	%			
Hospital	\$108,828.02	\$613,621.75	26.82%	\$574,437.53	\$1,378,650.08	23.30%
Out-patient Hosp.	44,591.66	312,282.93	13.65%	395,122.37	948,293.68	16.03%
Medicare	0.00	1,303.74	0.06%	3,596.66	8,631.98	0.15%
Lab & X-ray	59,288.86	241,631.62	10.56%	291,969.92	700,727.81	11.84%
Office Visit	66,738.82	268,264.39	11.73%	287,139.61	689,135.07	11.65%
Surgery	37,299.20	208,362.52	9.11%	240,751.68	577,804.02	9.77%
Alcohol Abuse	7,210.29	20,759.84	0.91%	9,099.25	21,838.21	0.37%
Drug Abuse	5,029.43	26,960.57	1.18%	99,624.73	239,099.34	4.04%
Mental & Nervous	9,410.11	66,463.32	2.91%	68,578.15	164,587.55	2.78%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	38,590.70	191,188.18	8.36%	187,999.42	451,198.61	7.63%
Major Medical	26,243.53	137,239.24	6.00%	97,474.93	233,939.82	3.95%
Sudden & Serious	20,644.12	119,487.24	5.22%	144,088.87	345,813.28	5.84%
Accident	4,849.63	12,829.34	0.56%	12,524.99	30,059.98	0.51%
Immunizations	6,574.47	28,378.58	1.24%	31,041.89	74,500.54	1.26%
Catastrophic RX Reimb.	0.00	968.50	0.04%	212.29	509.50	0.01%
Loss Of Time	2,122.28	38,010.07	1.66%	21,712.25	52,109.41	0.88%
	<u>\$437,421.12</u>	<u>\$2,287,751.83</u>	<u>100.00%</u>	<u>\$2,465,374.54</u>	<u>\$5,916,898.88</u>	<u>100.00%</u>

RETIREES

10:30:32 Jun 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		0.00		0.00	0.00%
50000.00 TO 99999.99		0.0000	1.0000		0.00		0.00	0.00%
20000.00 TO 49999.99	6	0.0192	0.3948	118	19260.16	4	28890.25	1.70%
15000.00 TO 19999.99		0.0000	0.0000		0.00		0.00	0.00%
10000.00 TO 14999.99	5	0.0160	0.1380	55	7497.06	3	12495.10	1.28%
5000.00 TO 9999.99	5	0.0160	0.0702	53	4114.10	3	6856.83	1.28%
2500.00 TO 4999.99	14	0.0448	0.1198	179	2506.12	9	3898.40	3.84%
1000.00 TO 2499.99	46	0.1474	0.4326	347	940.64	28	1545.33	11.96%
500.00 TO 999.99	39	0.1250	0.0617	174	463.05	25	722.35	10.68%
10.00 TO 499.99	171	0.5480	0.0773	310	132.42	137	165.28	58.54%
0.00 TO 9.99	26	0.0833	0.0000	55	0.00	25	0.00	10.68%
	312			1291	938.06	234	1250.74	100.00%
UNDER 0.00					0.00		0.00	0.00%
	312			1291	938.06	234	1250.74	100.00%

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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		0.00		0.00	0.00%
50000.00 TO 99999.99	13	0.0064	0.1596	309	29106.45	5	75676.78	0.46%
20000.00 TO 49999.99	41	0.0203	0.2422	735	14004.18	20	28708.57	1.86%
15000.00 TO 19999.99	20	0.0099	0.0480	232	5693.22	7	16266.34	0.65%
10000.00 TO 14999.99	61	0.0303	0.3038	722	4973.44	25	12135.20	2.32%
5000.00 TO 9999.99	129	0.0641	0.1280	1226	2264.16	43	6792.48	4.00%
2500.00 TO 4999.99	174	0.0864	0.2419	1506	1403.43	68	3591.14	6.32%
1000.00 TO 2499.99	428	0.2127	0.2817	2501	658.23	181	1556.47	16.83%
500.00 TO 999.99	282	0.1401	0.3602	1070	331.92	132	709.11	12.27%
10.00 TO 499.99	726	0.3608	0.8864	1685	122.11	467	189.83	43.44%
0.00 TO 9.99	138	0.0685	0.0374	318	0.02	127	0.02	11.81%
	2012			10304	1177.96	1075	2204.70	100.00%
UNDER 0.00					0.00		0.00	0.00%
	2012			10304	1177.96	1075	2204.70	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
HIGH COST MEDICAL CLAIMS
June 13, 2016
CLAIMS PROCESSED FROM MAY 1, 2016 TO MAY 31, 2016

<u>DIAGNOSIS</u>	<u>AMOUNT</u>
PERIPROSTHETIC FEMUR FRACTURE	\$39,333.85
RENAL DISEASE	27,500.73
KIDNEY CANCER	23,761.38
LYMPHOMA	17,517.51
MYOCARDIAL INFARCTION	14,021.18
PREMATURE DELIVERY	10,951.02
INTESTINAL OBSTRUCTION	10,777.79
ALCOHOL AND OPIOID DEPENDENCY	10,347.61
CYCLICAL VOMITTING	9,065.62
VAGINAL DELIVERY	8,498.49
OVARIAN CYST	7,905.67
RADIAL FRACTURE	6,598.45
THROAT CANCER	6,336.92
VAGINAL DELIVERY	6,033.88
LARYNGEAL CANCER	5,987.14
ANTERIOR CRUCIATE LIGAMENT REPAIR	5,383.70
CROHN'S DISEASE	5,098.44
Total	\$215,119.38

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
DELINQUENT CONTRACTORS
AS OF MAY 31, 2016

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Arctic Refrigeration Inc	Apr-16	\$12,488.75	6/2/2016
2. Capitol Refrigeration Inc	Apr-16		
3. Control Sources LLC	Apr-16	\$782.00	6/2/2016
4. Denver-Elek	Apr-16		6/2/2016
5. DLD Contracting	Apr-16		
6. Excel Mechanical Contractors	Apr-16		
7. High Purity System Inc	Apr-16		
8. James P. Kruger & Associates	Mar-16		
James P. Kruger & Associates	Apr-16		
9. M&E Sales, Inc.	Oct-15		Agreement
M&E Sales, Inc.	Nov-15		Agreement
10. RIG Construction	Apr-16	\$5,956.79	6/2/2016
11. RSC Electrical & Mechanical	Apr-16		6/8/2016
12. South Mountain Mechanical	Feb-16		6/6/2016
South Mountain Mechanical	Mar-16		
South Mountain Mechanical	Apr-16		
13. Spears Mechanical Contractors	Apr-16	\$17,388.59	6/2/2016
14. Stone Services, Inc.	May-15		Agreement
Stone Services, Inc.	Mar-16		
Stone Services, Inc.	Apr-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

John B. Reed Sr. 2557
Name (First, Middle initial, Last) Social Security Number
7487 Montevideo Court Jessup Maryland 20794-9732
Address City State Zip Code
April 16, 1956 410-799-0771 443-285-1756 September 16, 1974
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 October 23, 1999

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	Karen Lee Reed	-2786	September 5, 1956

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
Karen L. Reed	Group # 1901074-MD10	Care First Blue Choice	Karen L. Reed
John B. Reed Sr.	Group # 1901074-MD10	Care First Blue Choice	Karen L. Reed

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 March 20 16.

John B. Reed Sr.
Signature

March 22, 2016 AA, LLC
Date MAR 24 2016

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

Retirement Effective Date: 6/11/2016 Type of Retirement: SERVICE Age: 60
Approved for Retirement Status: ☒ Normal ☐ Disability 60+42=102
Chairman _____ Date _____