

**Plumbers & Steamfitters Local 486
Medical Fund**

Board of Trustees Meeting

July 11, 2016

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

JULY 11, 2016

A. ROLL CALL

B. READING OF THE MINUTES – June 13, 2016

C. ADMINISTRATION REPORTS

1. Medical Fund Cash Balance – June 30, 2016
2. Medical Fund Schedules – June 30, 2016
3. Medical Fund Bills To Be Approved & Paid – July 11, 2016
4. Administrative Cash Balance – June 30, 2016
5. Principal Account Activity – June 30, 2016
6. Claims Report – June 30, 2016
7. Claimant Usage Report – June 30, 2016
8. High Cost Medical Claims – June 2016
9. Bolton Partner – Projected vs. Actual – June 30, 2016

D. UNFINISHED BUSINESS

1. Delinquent Contractors
2. Redefining Retirement

E. NEW BUSINESS

1. Deaths: Patricia Robertson – 6/15/2016, age 80
Edward Gizinski – 6/17/2016
William Bailey – 6/21/2016
2. Retirements: Joseph Presti – Normal, age 65
Marianne Reininger – Count, age 68
Barry Stahl – Service, age 55
Christopher Tilghman – Service, age 56
3. HMO Proposals – 2016
4. Baker's Dozen
5. Appeals
6. Questions
7. Dates of Next Meetings :
August 2016 – No Meeting
September 12, 2016 at 2:00 p.m.
October 11, 2016 at 1:00 p.m.
November 21, 20156 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 by telephone, D. Troll, D. Welch
OptumRx: Katie Zareski

The Trustees met on June 13, 2016 at the office of the Administrative Manager.

Chairman Weissenberger called the regular meeting to order at 2:01 p.m.

- A. The minutes of the meeting of May 9, 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 five months ended May 31, 2016.

C. Unfinished Business

- 1. Ms. Bradley reported on the current delinquencies. Counsel will follow up with South Mountain Mechanical.
- 2. The Trustees agree to keep Redefining Retirement on the agenda.

D. 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. The Trustees approved the Retirement Status for:
John Reed, Sr. – Service, age 60
3. Katie Zareski representing OptumRx reviewed with the Trustees the Optum Rx Financial and Clinical Overview Report for the calendar year 2015. She reviewed the Financial and Utilization Overviews, Drug Cost vs. Utilization, Top 20 Therapeutic Classes, and Top 20 Drugs Paid by the Plan. There was a discussion of a new specialty medication for Hepatitis C.
4. Mr. Troll distributed the Investment Performance Services (IPS) Master Consulting Report for the periods ending March 31, 2016.

The Trustees reviewed Rich Sichel's letter to the Trustees of May 12, 2016 reporting IPS's recommendation for, "rebalancing \$600,000 from the general investment account to investment grade bonds (Columbia Partners) and short duration high yield (Chartwell Investments Partners), with both managers to receive \$300,000 each." The Trustees voted to approve IPS's recommendation.

5. There were no appeals to be reviewed.
6. Mr. Lynne discussed the Medical Fund's requirements for retiree medical benefits as stated in the Schedule of Benefits, and how the schedule needs to be modified because of the merger of U. A. Local Union 782 with Local Union 486. The modification to the eligibility rules will require 17 years of Medical Fund Eligibility instead of 17 Pension Credits, for former Local 782 participants. The Trustees approved a motion to grant retiree medical benefit self pay eligibility to the Local 782 legacy participants with 17 years of Medical Fund eligibility rather than 17 Pension Credits noting this will not have any effect for at least 14 years.
7. Ms. Bradley distributed the proposed Third Amendment to the 2013 Restated Trust Agreement of the Plumbers And Steamfitters Local 486 Medical Fund, which amends the contribution and bonding requirements. The Trustees voted to sign the Amendment as presented.
8. Ms. Bradley previously emailed to the Trustees a proposed revised Participation Agreement for Non-Bargaining Unit Employees. The new agreement redefines the required contribution to be at the current hourly contribution rate times 155 hours per participant per month and redefines a

full-time employee as one who is employed for more than 32 hours per week.
The Trustees voted to adopt the new Participation Agreement.

9. Date of the 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.

3. 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 SIX MONTHS ENDED JUNE 30, 2016

		Current Month	2016 Year To Date	2015 Year To Date
<u>Receipts:</u>				
	Employer Contributions	\$1,652,180.06	\$9,812,970.96	\$8,552,794
	Less Reciprocals Paid Out	(10,255.70)	(624,996.75)	(134,125)
	Reciprocal Contributions	18,607.06	218,062.30	488,311
	Employee Contributions	1,269.05	9,979.33	29,951
	Retiree Self Payments	117,811.08	720,680.91	726,271
	COBRA Contributions	2,406.44	7,219.32	12,646
	Investment Income	33,570.43	273,938.39	244,215
	Realized Gains & Losses	(26,875.10)	(207,550.22)	(101,591)
	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>\$1,788,713.32</u>	<u>\$10,210,304.24</u>	<u>\$9,818,472</u>
<u>Providers</u>	<u>Disbursements:</u>			
	Medical Benefits	\$637,612.81	\$2,977,339.46	\$2,949,833
	Transitional Reinsurance Fees	\$0.00	\$49,071.00	\$72,230
CareFirst BC/BS	Flexlink Fees	\$6,516.44	\$37,944.64	\$25,565
Aetna	H. M. O.	413,317.62	2,473,374.95	2,371,521
Aetna	H. M. O. Rebate	0.00	0.00	(48,264)
Labor First	Labor First	196,652.94	1,203,417.06	1,191,298
OptumRx	Prescription Drugs	226,408.98	1,244,788.76	1,246,802
The Dental Network	Dental P. P. O.	22,374.76	33,711.16	31,827
NCAS	P. P. O.	4,314.08	25,558.29	24,797
Conifer	Utilization Reviews	1,728.00	11,242.00	24,072
Conifer	Health Management Fees	8,916.75	30,143.00	43,120
ASMED	Claims Repricing	332.15	3,093.73	23,446
		<u>1,518,174.53</u>	<u>8,089,684.05</u>	<u>7,956,247</u>
	Actuarial & Consulting	0.00	0.00	0
AA, LLC	Administration	21,151.95	136,829.86	137,836
WCS, CPA	Audit	6,452.05	10,569.55	8,820
	Audit - Hospital Admissions	0.00	0.00	0
IFEBP	Conference Expenses	(1,735.00)	6,674.49	10,492
NCCMP	Dues	0.00	0.00	990
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	15,893.87	8,075
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	25,157.48	21,988
IPS	Investment Performance Fees	0.00	12,500.00	9,375
US Treasury	I.R.S. Filing Fees	0.00	0.00	0
Abato, R & A	Legal Fees & Expenses	0.00	8,823.26	10,693
	Medical Consulting Fees	0.00	0.00	0
AA, LLC	Meeting Expenses	0.00	0.00	379
AA, LLC	Office Expenses	20.68	1,028.56	329
AA, LLC	Postage	0.00	1,231.95	700
Dept of Treasury	PCORI Fees	0.00	0.00	2,338
Schmitz Press	Printing Expenses	0.00	1,510.17	3,494
	Programming Expenses	0.00	0.00	332
Recip. Admin. Svcs.	UA Reciprocity Program	0.00	475.00	475
PNC & BoA	Bank Charges	188.96	1,042.88	1,087
	Trustee Fees - Eric Eckstein	450.00	2,700.00	2,925
	Anthony George	450.00	2,700.00	2,700
	Patricia Matusky	450.00	1,800.00	1,800
		<u>27,428.64</u>	<u>228,937.07</u>	<u>224,828.00</u>
	Total Disbursements	<u>\$1,545,603.17</u>	<u>\$8,318,621.12</u>	<u>\$8,181,075.00</u>
	Increase (Decrease) In Cash	<u>\$243,110.15</u>	<u>\$1,891,683.12</u>	<u>\$1,637,397</u>
	Balance - December 31, 2015		16,757,359.17	
	Balance - June 30, 2016		<u>\$18,649,042.29</u>	
<u>CASH BALANCE CONSISTING OF:</u>				
	Cash - Operating & Claims Checking Accounts		\$733,161.80	
	Cash - Principal Cash Account		1,060,000.00	
	PNC Bank - Marketable Securities At Cost		16,855,880.49	
	Accounts Receivable		0.00	
	Less Loss of Time FICA Payable		0.00	
			<u>\$18,649,042.29</u>	

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE SIX MONTHS ENDED JUNE 30, 2016

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	33,570.43	\$273,938.39
	<u>\$33,570.43</u>	<u>\$273,938.39</u>
Realized Gains	(26,875.10)	(207,550.22)
	<u>\$6,695.33</u>	<u>\$66,388.17</u>
Market Value of Fund as of December 31, 2015		\$ 16,141,375.38
Market Value of Fund as of Jun 30, 2016		18,428,694.92
Increase (Decrease) in Market Value of Fund		2,287,319.54
Less Net Income (Loss) on Cash Basis		1,891,683.12
Unrealized Gain or (Loss)		<u>\$ 395,636.42</u>

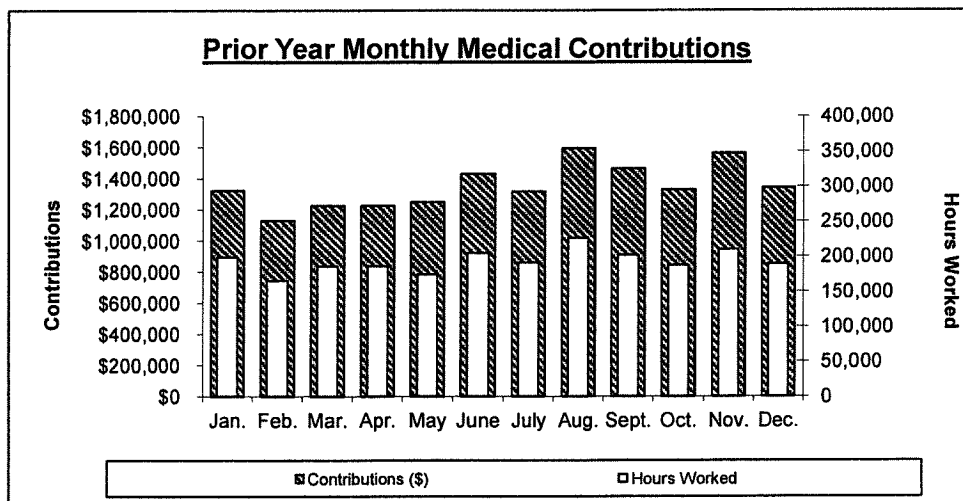
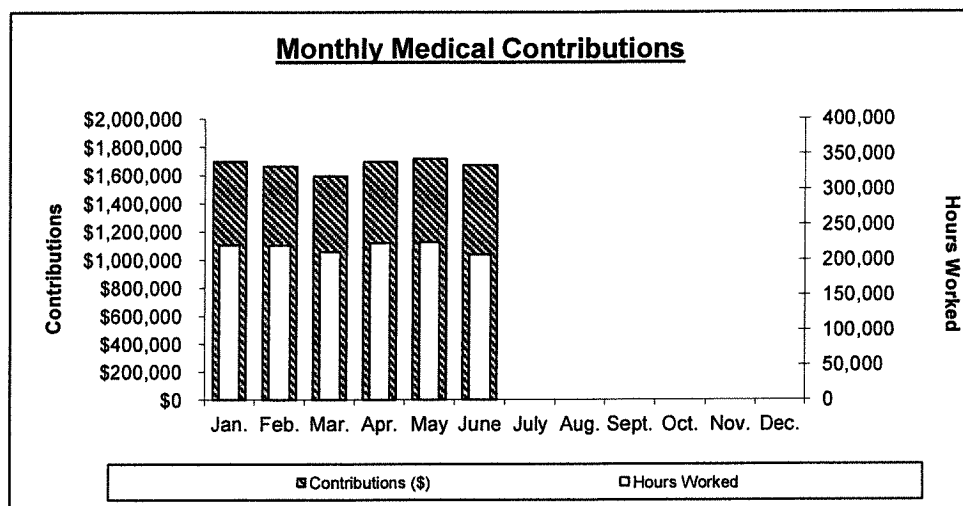
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 16,078,451.92
(B) Monthly Average (A) ÷ 12	1,339,870.99
(C) Adjust for 9% Inflation (B) x 1.09	1,460,459.38
(D) Current Assets at Cost	18,649,042.29
Total Months Reserve (D) ÷ (C)	12.77

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
SCHEDULES
FOR THE SIX MONTHS ENDED JUNE 30, 2016

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2015 & Prior	0.00	27,514.94	\$0.00	\$191,003.32
Dec. 2015 Hours	2,785.00	220,033.05	\$21,666.07	\$1,694,262.93
Jan. 2016 Hours	0.00	209,816.32	\$0.00	\$1,588,391.88
Feb. 2016 Hours	1,001.00	217,385.44	\$6,989.73	\$1,648,152.96
Mar. 2016 Hours	1,392.00	251,557.64	\$9,366.94	\$1,872,523.61
Apr. 2016 Hours	22,502.06	203,365.59	\$185,531.56	\$1,598,176.02
May 2016 Hours	179,876.35	179,876.35	\$1,448,501.87	\$1,448,501.87
	<u>207,556.41</u>	<u>1,309,549.33</u>	<u>\$1,672,056.17</u>	<u>\$10,041,012.59</u>

Average Hours Per Month	218,258.22		
Projected Hours This Year	2,619,098.64		
Average Contribution Rates		\$8.05591	\$7.66753
Average Contributions Per Month			\$1,673,502.10
Projected Contributions This Year			\$20,082,025.20



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
July 11, 2016

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - June 30, 2016				\$24,544.02
2.	Trustees Fee Checks - Trustees Meeting - July 11, 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 - July 2016				Blank
4.	Associated Administrators, LLC Refreshments - July 2016				Blank
5.	Aetna Monthly Premium - July 2016	394	Families		406,581.50
6.	NCAS BC/BS Network Management - July 2016	931	Families		4,394.32
7.	The Dental Network Monthly Premium - July 2016	197	Families		5,470.80
8.	laborfirst Monthly Premium - July 2016	582	Bodies		194,849.74
9.	Kaiser Permanente Monthly Premium - July 2016	17	Families		12,045.90
10.	Conifer Value-Based Care, LLC July 2016 Data Warehouse Reporting @ \$1.00 PEP July 2016 Medical Management - Utilization Review @\$2.00 June 2016 Medical Management Services - MRIOA - Adjustment June 2016 Medical Services - Medical Management June 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				1,250.00
12.	ASMED Health, LLC Claims Repricing - Batch 347				7,942.04
13.	Self Payment Refunds Mark Eckstein - March 2016 - June 2016				1,280.40
14.	Investment Performance Services, LLC Advisory Fees - April, May & June, 2016				6,250.00
15.	National Coordinating Committee for Multiemployer Plans Associate Affiliate Dues - June 2016 - May 2017				875.00

Accounting for June 2016 Checks

Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - June 2016	1,060,000.00
Associated Administrators, LLC Refreshments - June 2016	20.68
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	864.00 1,728.00 None 1,912.50 6,140.25 10,644.75

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE SIX MONTHS ENDED JUNE 30, 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%	\$145,244	21,151.95	\$136,829.86		
Pension Fund - 19%	58,921	9,371.43	56,020.43		
Annuity Fund - 20%	56,618	8,987.47	54,182.30		
Credit Union - 1%	2,698	449.37	2,667.09		
Training Fund - 4%	10,791	1,797.50	10,668.33		
Dues Fund - 1%	2,698	449.37	2,667.09		
Industry Fund - 1%	2,698	449.37	2,667.07		
	<u>\$279,668</u>	<u>\$42,656</u>		<u>265,702.17</u>	
				<u>\$290,298.13</u>	
Expenses:					
Administration	\$260,316	43,386.00	\$260,316.00		
Audit	1,850	2,100.00	2,850.00		
Meeting Expenses	0	0.00	0.00		
Office	0	0.00	0.00		
Printing	1,550	0.00	469.37		
Postage	750	109.88	1,529.23		
Postage - Medical	6,600	1,115.29	4,210.41		
Rent	0	0.00	0.00		
Bank Service Charges	600	0.00	545.68		
Record Destruction	0	0.00	0.00		
Employer Audits	8,000	0.00	1,041.00		
Total Expenses	<u>\$279,666</u>	<u>\$46,711.17</u>	<u>\$270,961.69</u>		
Interest Income	0	0.00	0.00		
Net Expenses	<u>\$279,666</u>	<u>\$46,711.17</u>		<u>270,961.69</u>	
Balance - June 30, 2016					<u>\$19,336.44</u>

UNAUDITED FINANCIAL REPORT

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

Balance - May 31, 2016 \$0.00

			Receipts
a.	6/1	Sales and Maturities	(cost \$1,472,192.17) \$1,472,192.17
b.	6/1	Interest Income	78.69
c.	6/1	Cash Transferred From Fund Office	1,190,000.00
			<u>\$2,662,270.86</u>

			Disbursements
a.	6/1	Purchases	\$1,190,047.71
b.	6/3	Cash Transferred To Claims Checking Account	120,000.00
c.	6/3	Wire to CareFirst - Flexlink Claims	7,332.95
d.	6/3	Wire to Optum Rx	92,892.13
e.	6/3	Wire to CareFirst - Flexlink Admin (May)	4,822.05
f.	6/9	Wire to CareFirst - Flexlink Claims	6,412.89
g.	6/9	Cash Transferred To Claims Checking Account	153,000.00
h.	6/14	Interfund Transfer - Columbia	300,000.00
i.	6/14	Interfund Transfer - Chartwell	300,000.00
j.	6/17	Wire to CareFirst - Flexlink Claims	10,078.71
k.	6/17	Cash Transferred To Claims Checking Account	111,000.00
l.	6/24	Wire to CareFirst - Flexlink Claims	11,141.09
m.	6/24	Wire to Optum Rx	133,516.85
n.	6/24	Cash Transferred To Claims Checking Account	106,000.00
o.	6/30	Cash Transferred To Claims Checking Account	96,000.00
p.	6/30	Wire to CareFirst - Flexlink Claims	20,026.48
			<u>\$2,662,270.86</u>

Balance - June 30, 2016 \$0.00

UNAUDITED FINANCIAL REPORT

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

CLAIMS ANALYSIS

Description	Current Month	2016 - Year To Date		2015 Year To Date	2015	%
		\$	%			
Hospital	\$91,701.59	\$705,323.34	24.46%	\$689,325.04	\$1,378,650.08	23.30%
Out-patient Hosp.	109,486.82	421,769.75	14.62%	474,146.84	948,293.68	16.03%
Medicare	0.00	1,303.74	0.05%	4,315.99	8,631.98	0.15%
Lab & X-ray	93,746.03	335,377.65	11.63%	350,363.91	700,727.81	11.84%
Office Visit	79,562.87	347,827.26	12.06%	344,567.54	689,135.07	11.65%
Surgery	54,883.26	263,245.78	9.13%	288,902.01	577,804.02	9.77%
Alcohol Abuse	0.00	20,759.84	0.72%	10,919.11	21,838.21	0.37%
Drug Abuse	27,142.27	54,102.84	1.88%	119,549.67	239,099.34	4.04%
Mental & Nervous	11,992.32	78,455.64	2.72%	82,293.78	164,587.55	2.78%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	44,636.36	235,824.54	8.18%	225,599.31	451,198.61	7.63%
Major Medical	40,651.42	177,890.66	6.17%	116,969.91	233,939.82	3.95%
Sudden & Serious	29,544.75	149,031.99	5.17%	172,906.64	345,813.28	5.84%
Accident	133.57	12,962.91	0.45%	15,029.99	30,059.98	0.51%
Immunizations	7,381.25	35,759.83	1.24%	37,250.27	74,500.54	1.26%
Catastrophic RX Reimb.	0.00	968.50	0.03%	254.75	509.50	0.01%
Loss Of Time	5,397.92	43,407.99	1.51%	26,054.71	52,109.41	0.88%
	<u>\$596,260.43</u>	<u>\$2,884,012.26</u>	<u>100.00%</u>	<u>\$2,958,449.47</u>	<u>\$5,916,898.88</u>	<u>100.00%</u>

UNAUDITED FINANCIAL REPORT

RETIREES

10:53:50 Jul 01 2016

CLAIMANT USAGE REPORT

PAGE - 31

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	5	0.00	0.00%
50000.00 TO	8 0.0000	0.4101	1.0000	146	18214.59	5	29143.35	0.00%
20000.00 TO	2 0.0029	0.0491	0.5898	12	8730.61	1	17461.21	1.98%
15000.00 TO	3 0.0057	0.0696	0.5406	55	8246.51	2	12369.77	0.39%
10000.00 TO	7 0.0201	0.0952	0.4710	142	4836.09	5	6770.52	0.79%
5000.00 TO	18 0.0517	0.1068	0.3757	219	2109.21	10	3796.59	1.98%
2500.00 TO	56 0.1609	0.1501	0.2688	451	952.40	34	1568.66	3.96%
1000.00 TO	36 0.1034	0.0448	0.1187	128	442.74	22	724.49	13.49%
500.00 TO	190 0.5459	0.0738	0.0738	370	138.04	146	179.64	8.73%
10.00 TO	28 0.0804	0.0000	0.0000	74	0.00	27	0.00	57.93%
0.00 TO	348			1597	1020.80	252	1409.67	10.71%
UNDER 0.00					0.00		0.00	100.00%
	348			1597	1020.80	252	1409.67	100.00%

TOTAL

10:30:41 Jul 01 2016

CLAIMANT USAGE REPORT

PAGE - 139

FAMILY CLAIMANT SUMMARY

Summary Range	# Claimants	% T	% GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS	4 0.0018	0.0333	1.0000	127	25212.49	1	100849.94	0.08%
50000.00 TO	13 0.0059	0.1347	0.9666	354	31361.92	6	67950.82	0.52%
20000.00 TO	60 0.0274	0.2792	0.8319	1108	14086.31	27	31302.90	2.38%
15000.00 TO	32 0.0146	0.0618	0.5527	380	5845.16	11	17004.11	0.97%
10000.00 TO	81 0.0370	0.1090	0.4909	1124	4073.27	27	12219.80	2.38%
5000.00 TO	148 0.0676	0.1128	0.3819	1502	2308.40	51	6698.90	4.49%
2500.00 TO	209 0.0955	0.0975	0.2690	2040	1413.23	82	3602.00	7.23%
1000.00 TO	480 0.2193	0.1076	0.1714	3117	678.67	203	1604.73	17.90%
500.00 TO	307 0.1403	0.0340	0.0638	1177	335.62	143	720.52	12.61%
10.00 TO	721 0.3295	0.0297	0.0297	1582	124.92	461	195.37	40.65%
0.00 TO	133 0.0607	0.0000	0.0000	345	0.08	122	0.09	10.75%
	2188			12856	1383.27	1134	2668.95	100.00%
UNDER 0.00					0.00		0.00	0.00%
	2188			12856	1383.27	1134	2668.95	100.00%

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

July 11, 2016

CLAIMS PROCESSED FROM JUNE 1, 2016 TO JUNE 30, 2016

DIAGNOSIS	AMOUNT
SPINAL STENOSIS	\$60,724.84
OPIOID DEPENDENCE	34,306.31
THYMUS CANCER	33,318.72
HEART FAILURE	28,587.05
LYMPHOMA	28,533.06
BONE CANCER	28,323.22
PYOTHORAX	26,915.73
GALLBLADDER REMOVAL/ SEPSIS	23,114.75
CELLULITIS	16,517.57
OPIOID DEPENDENCE	13,356.89
PULMONARY HYPERTENSION	12,034.36
VAGINAL DELIVERY	7,856.66
VENOUS INSUFFICIENCY	6,753.91
DEVIATED SEPTUM	6,345.18
MIDDLE EAR NEOPLASM	5,830.00
LYMPHOMA	5,802.07
CROHN'S DISEASE	5,457.77
KIDNEY STONES	5,258.41
COLON CANCER	5,083.23
Total	<u>\$354,119.73</u>

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

	Jul 1, 2016			Apr 1, 2016			Jan 1, 2016			Oct 1, 2015		
	BB	Mbrs		BB	Mbrs		BB	Mbrs		BB	Mbrs	
486AP 1st Year Apprentices	47	38		43	32		36	27		11	9	
486HMO HMO's	1,248	398		1,255	399		1,262	399		1,199	372	
486MCR Retired Medicare Retirees	515	333		511	333		508	331		500	326	
486MCR Survivor Medicare Survivors	80	80		82	82		90	90		87	87	
486ME Self Insured	1,898	785		1,905	786		1,906	784		1,900	778	
486PNRP Pensioner not on Medicare	132	52		133	51		128	48		137	54	
486SURP Survivors not on Medicare	7	5		5	2		7	4		10	7	
486TM Tool & Material Handlers	14	14		15	15		17	17		17	17	
Total	3,941	1,705		3,949	1,700		3,954	1,700		3,861	1,650	
Self Insured	2,098	894	52%	2,101	886	52%	2,094	880	52%	2,075	865	52%
HMO's	1,248	398	23%	1,255	399	23%	1,262	399	23%	1,199	372	23%
Labor First	595	413	24%	593	415	24%	598	421	25%	587	413	25%
Total	3,941	1,705	99%	3,949	1,700	99%	3,954	1,700	100%	3,861	1,650	100%

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
DELINQUENT CONTRACTORS
AS OF JUNE 30, 2016

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Capitol Refrigeration Inc	May-16		7/5/2016
2. Control Systems Inc	May-16		7/7/2016
3. Critchfield Mechanical Inc	May-16		
4. DLD Contracting	Apr-16		
DLD Contracting	May-16		
5. Excel Mechanical Contractors	May-16		7/7/2016
6. Flour Maintenance Services Inc.	May-16		
7. High Purity System Inc	Apr-16		
8. LPC Services Inc	May-16		
9. M&E Sales, Inc.	Oct-15		Agreement
M&E Sales, Inc.	Nov-15		Agreement
10. Noyes Air Conditioning Co	May-16		7/5/2016
11. RSC Electrical & Mechanical	May-16		
12. South Mountain Mechanical	Apr-16		
South Mountain Mechanical	May-16		
13. Stone Services, Inc.	May-15		Agreement
Stone Services, Inc.	Mar-16		
Stone Services, Inc.	Apr-16		7/7/2016
Stone Services, Inc.	May-16		
14. Triad Mechanical Services	May-16		7/5/2016

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: Joseph James Presti (Jr.)
(First) (Middle) (Last)

ADDRESS: 7735 WOODLAWN AVE.

Pasadena Maryland 21122-1812
(CITY) (STATE) (ZIP CODE)

SOCIAL SECURITY NO. _____ PHONE NO. 410-330-5776

DATE OF BIRTH 1-13-1951 (Copy of Birth Certificate Required)

INITIATION DATE 1970 - January

DATE I STOPPED WORK UNDER 486'S JURISDICTION 1984 (DEC. 1983)

CHECK ONE: ☒ PLUMBER ☐ STEAMFITTER

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 Joan Marie Presti

SPOUSE'S DATE OF BIRTH May 14 1951 (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 January 1984

4-14-16
Date

Joseph J. Presti
Signature of Applicant

7/1/16 EFF DOR

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 \$ 308 .00 PER MONTH & LUMP SUM OF \$ _____ STARTING ON THE FIRST DAY OF July, 20 16

APPROVAL DATE: 6/22/2016

CHAIRMAN: Mark [Signature]

SECRETARY: [Signature]

Norma 65

APR 22 2016

AA LLC

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

MARIANNE B. REININGER

Name (First, Middle initial, Last)

Social Security Number

1313 MAPLE AVENUE

ARBUTUS

MD

21227-2610

Address

City

State

Zip Code

6/23/48

410-852-6189

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 9/14/91

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)
HUSBAND	MICHAEL H. REININGER		6/30/1955

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 ^{HUSBAND} 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 30th day of JUNE 20 16.

Marianne B. Reininger
Signature

6/27/16
Date

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

Retirement Effective Date: _____ Type of Retirement: _____ Age: _____

Approved for Retirement Status: ☐ Normal ☐ Disability

Chairman _____ Date _____

9

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

BARRY LEE STAHL
Name (First, Middle initial, Last) _____ Social Security number _____
836 MURPHY RD CENTREVILLE MD 21617-2005
Address _____ City _____ State _____ Zip Code _____
6/22/61 410-978-6701 3/9/82
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 10/4/85

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)
SELF	BARRY LEE STAHL		6/22/61
WIFE	KIMBERLY LYNN STAHL		4/13/63

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 JULY 2016.

Barry Lee Stahl
Signature _____

2/6/16
Date _____

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

Retirement Effective Date: 7/1/2016

Type of Retirement: SERVICE

Age: 55

Approved for Retirement Status: ☒ Normal ☐ Disability

35 CREDITS

Chairman _____

Date _____

90 =
EFF 3/1/2017

APPROVED
FEB 10 2016
ALC

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

CHRISTOPHER ALLEN TIGHMAN
Name (First, Middle initial, Last) Social Security Number _____
1521 TREVANZON RD. TANEYTOWN, MARYLAND 21787-2917
Address City State Zip Code
05/19/1960 443-605-0811 04/14/1981
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 05/19/1984

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	SALLY LEE ANN	- - -	02/13/1961

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 19 day of MAY 2016.

Christopher A. Tighman
Signature

02/26/2016
Date

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

Retirement Effective Date: 7/1/2016 Type of Retirement: SERVICE Age: 56 + 34 = 90
Approved for Retirement Status: ☒ Normal ☐ Disability
Chairman _____ Date EFF 12/1/2016

NAME:
REGARDING:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

LOCAL: 486
STATUS: Full Time

ISSUE: Medical - Medical Necessity #Rx16/123-3501a

FUND RULE:
"GENERAL LIMITATIONS AND EXCLUSIONS

- Charges for services or supplies which are not medically necessary for treatment of an injury or illness..."
(Plumbers and Steamfitters Local 486 Medical Plan SPD, Page 26)

SUMMARY: Appeal Received: June 29, 2016

The **participant's spouse** is appealing, on behalf of her son (DOB: 06/08/1991), for coverage of Olanzapine, an anti-psychotic medication. The participant's spouse states, "Our son was involved in a severe car accident in July 2015 which left him with a very bad traumatic brain injury. Every part of his brain had been damaged. He was in rehab for several months after his stay in Shock Trauma. The neuro doctors found the perfect medicine combination that works very well for [my son]. I have been trying to get his medicine filled by Optum Rx. [Olanzapine was] prescribed 15 mg 2 times per day. I have been told you will not allow this. [My son] has been off his medicine for almost three weeks. Because of this he is very moody, irritable and agitated. When he is in this frame [of mind] he is at risk of harming himself or possibly someone else."

Medical records, received with the appeal, were sent to Conifer Health for review. Conifer Health advised the Fund office that they were forwarding the information to MRloA. Conifer Health advised the Fund office on July 6, 2016 that MRloA had determined the Olanzapine was **not medically necessary**. "Zyprexa (Olanzapine) is FDA approved for the treatment of schizophrenia and manic or mixed episodes in bipolar I disorder. A literature search regarding the use of Olanzapine in the treatment of brain injury has not been subject to any clinical trial determining it's safety and effectiveness. While there have been case reports of efficacy, case reports do not reflect efficacy as negative outcomes are rarely reported. Given the lack of evidence of efficacy of Olanzapine for the requested indication, its use would not be considered medically indicated and necessary for the patient. The patient may utilize medications typically used to treat behavioral disturbances from brain trauma, including quetiapine, risperidone or haloperidol."

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS: