

**Plumbers & Steamfitters Local 486
Medical Fund**

Board of Trustees Meeting

February 13, 2017

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

FEBRUARY 13, 2017

- A. ROLL CALL - Acceptance of Trusteeship
- B. READING OF THE MINUTES: January 9, 2017
- C. ADMINISTRATION REPORTS
 - 1. Medical Fund Cash Balance - January 31, 2017
 - 2. Medical Fund Schedules - January 31, 2017
 - 3. Medical Fund Bills To Be Approved & Paid - February 13, 2017
 - 4. Administrative Cash Balance - January 31, 2017
 - 5. Principal Account Activity – January 31, 2017
 - 6. Claims Analysis – January 31, 2017
 - 7. Claims Usage Report – January 31, 2017
 - 8. High Cost Medical Claims – January 2017
 - 9. Bolton Partners – Projected vs. Actual – January 2017
- D. UNFINISHED BUSINESS
 - 1. Delinquent Contractors
 - 2. Open Enrollment
 - 3. External Review
 - 4. Investment Performance Services, LLC
 - 5. Boyd Watterson Asset Management – Richard Reinsert
- E. NEW BUSINESS
 - 1. Deaths: Roger Brown – 1/1/2017, age 67
Earl Glenn – 1/8/2017, age 64
John Gaskins – 1/11/2017, age 65
Wayne Waters – 1/19/2017, age 64
Raymond Howard – 1/23/2017, age 75
 - 2. Retirements: Mark German – Service - Note eligible
Thomas Hayes – Off Waiver – age 64
Jeffery Henninger – Service – age 55
William Wilson – Early – Not eligible
 - 3. Disability – Donald Schoppert – age 48
 - 4. Bolton Partners' Annual Report
 - 5. Medical Fund Service Provider List
 - 6. Medical Fund Data Comparison
 - 7. Contributing Employers Bond List
 - 8. Contributing Employers Delinquency Report - 2016
 - 9. Appeals
 - 10. Questions
 - 11. Date of Next Meeting - March 7, 2017 and April 11, 2017

Plumbers & Steamfitters Local 486
Medical Fund

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www.associated-admin.com

Trustees Attending: E. Eckstein, D. Fischer, A. George, J. Livingston, S. Shagoury, S. Weissenberger, W. Welsh

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

Aetna: James Russell, Eloka Ifudu

The Trustees met on January 9, 2017 at the office of the Administrative Manager.

Chairman Weissenberger called the regular meeting to order at 10:38 a.m.

- A. The minutes of the meeting of December 12, 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 twelve months ended December 31, 2016.

C. Unfinished Business

- 1. Ms. Bradley reported on the current delinquencies. South Mountain is four months delinquent. The Trustees agreed to file a claim on the bond if contributions are not current by January 31, 2017. In addition, a letter will be sent to employees explaining that they are not receiving credit for hours worked during months in which contributions are not received.
- 2. The Trustees agreed to remove Redefining Retirement from future agendas.
- 3. Ms. Bradley distributed and discussed a draft Summary of Material Modifications (SMM) regarding Eligibility found on page 6 of the Summary Plan Description (SPD). After discussion, the Trustees agreed that the new

language describes the eligibility for Helpers, Tradesman and Serviceman accurately. The Trustees voted to distribute the SMM to all eligible Medical Fund participants.

4. The Annual Joint Administration Meeting was held at the Plumbers and Steamfitters Local 486 Apprentice Training School on December 12, 2016. Mr. Troll distributed and discussed the Plumbers & Steamfitters 486 Joint Funds budget for 2017 that was approved at the Joint Funds meeting.
5. Mr. Lynne discussed the HCCCC's organization contracts with various service providers and the potential savings for the Medical Fund. The Trustees voted to switch to the HCCCC to take advantage of the savings.
6. The Trustees reviewed correspondence from a participant's attorney and Ms. Bradley's letter in response related to an appeal that had previously been denied. The Trustees voted (5-2) to grant the request for an external review.

D. New Business

1. Deaths: Jason Gardner – 10/19/2016, age 40
Edwin Vockroth – 10/31/2016, age 82
Philip Clark – 11/19/2016, age 58
Theophilus Lawrence – 12/8/2016, age 84
Edward Capece – 12/11/2016, age 62
James Kahler – 12/21/2016, age 80
2. There were no retirements to be approved.
3. The Trustees approved the Disability Status for:
Matthew St Jean – Disability, age 54
4. The Trustees approve Survivor Status for:
Catherine Johnson
5. Mr. Troll introduced to the Trustees two new Aetna representatives, Mr. James Russell, the Fund's new Account Executive, and Mr. Eloka Ifudu, the Fund's Account Manager. Both men discussed their qualifications and experiences in the health care field. Trustee George asked Mr. Russell to research a problem some participants are experiencing with certain laboratory billings.

6. Appeal 201701-1 The attorney for the participant's spouse, Stark and Keenan, is appealing to be allowed a reduction in the Fund's lien in the amount of \$558.70 related to medical claims paid in connection with a third party accident on August 16, 2012. The participant's attorney stated that he had limited the reimbursement obligation by adding language to the Subrogation Agreement, and therefore the full lien amount was not due.

The lien amount for paid medical claims for the participant's spouse in connection with a third party accident on August 16, 2012 is \$2,307.42.

The Trustees discussed that the attempt to limit the subrogation reimbursement occurred after the original claims were paid. In addition, the Fund did not agree to limit the reimbursement. The Trustees vote to deny the appeal (7-0).

7. Dates of the next meetings:
February 13, 2017 at 2:00 p.m.
March 13, 2017 at 2:00 p.m.

8. Adjournment: 12:22 p.m.

Respectfully submitted,

Dale O. Troll, CEBS
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2017

		Current Month	2017 Year To Date	2016 Year To Date
<u>Receipts:</u>				
	Employer Contributions	\$1,485,947.29	\$1,485,947.29	\$1,568,636
	Less Reciprocals Paid Out	0.00	0.00	(70,034)
	Reciprocal Contributions	132,223.09	132,223.09	67,670
	Employee Contributions	3,300.00	3,300.00	2,232
	Retiree Self Payments	118,035.14	118,035.14	118,408
	COBRA Contributions	0.00	0.00	747
	Investment Income	52,254.84	52,254.84	48,319
	Realized Gains & Losses	(6,249.70)	(6,249.70)	(30,549)
	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>\$1,785,510.66</u>	<u>\$1,785,510.66</u>	<u>\$1,705,429</u>
<u>Providers</u>	<u>Disbursements:</u>			
	Medical Benefits	\$487,463.55	\$487,463.55	\$507,121
	Transitional Reinsurance Fees	\$34,192.80	\$34,192.80	\$5,452
CareFirst BC/BS	Flexlink Fees	\$8,877.99	\$8,877.99	\$4,266
Aetna	H. M. O	481,505.12	481,505.12	409,760
Aetna	H. M. O. Rebate	0.00	0.00	(24,358)
Labor First	Labor First	212,194.05	212,194.05	199,302
OptumRx	Prescription Drugs	219,756.17	219,756.17	219,907
The Dental Network	Dental P. P. O.	3,146.57	3,146.57	5,618
NCAS	P. P. O.	3,910.40	3,910.40	4,217
Conifer	Utilization Reviews	1,863.00	1,863.00	2,487
Conifer	Health Management Fees	3,412.10	3,412.10	4,762
ASMED	Claims Repricing	5,222.43	5,222.43	3,748
		<u>1,461,544.18</u>	<u>1,461,544.18</u>	<u>1,342,282</u>
	Actuarial & Consulting	0.00	0.00	0
AA, LLC	Administration	23,943.35	23,943.35	23,370
WCS, CPA	Audit	0.00	0.00	1,465
	Audit - Hospital Admissions	0.00	0.00	0
IFEBP	Conference Expenses	1,672.20	1,672.20	1,332
NCCMP	Dues	700.00	700.00	169
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	0.00	1,324
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	0.00	4,739
IPS	Investment Performance Fees	0.00	0.00	2,604
US Treasury	I.R.S. Filing Fees	0.00	0.00	0
Abato, R & A	Legal Fees & Expenses	0.00	0.00	1,743
	Medical Consulting Fees	0.00	0.00	0
AA, LLC	Meeting Expenses	0.00	0.00	50
AA, LLC	Office Expenses	41.24	41.24	105
AA, LLC	Postage	879.60	879.60	321
Dept of Treasury	PCORI Fees	0.00	0.00	381
Schmitz Press	Printing Expenses	0.00	0.00	297
	Programming Expenses	0.00	0.00	0
Recip. Admin. Svcs.	UA Reciprocity Program	0.00	0.00	79
PNC & BoA	Bank Charges	180.80	180.80	178
	Trustee Fees - Eric Eckstein	450.00	450.00	413
	Anthony George	450.00	450.00	413
	Patricia Matusky	0.00	0.00	300
		<u>28,317.19</u>	<u>28,317.19</u>	<u>39,283.00</u>
	Total Disbursements	<u>\$1,489,861.37</u>	<u>\$1,489,861.37</u>	<u>\$1,381,565.00</u>
	Increase (Decrease) In Cash	<u>\$295,649.29</u>	<u>\$295,649.29</u>	<u>\$323,864</u>
	Balance - December 31, 2016		<u>20,623,707.55</u>	
	Balance - January 31, 2017		<u>\$20,919,356.84</u>	
<u>CASH BALANCE CONSISTING OF:</u>				
	Cash - Operating & Claims Checking Accounts		\$979,590.60	
	Cash - Principal Cash Account		822,000.00	
	PNC Bank - Marketable Securities At Cost		19,117,766.24	
	Accounts Receivable		0.00	
	Less Loss of Time FICA Payable		0.00	
			<u>\$20,919,356.84</u>	

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2017

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	52,254.84	\$52,254.84
	<u>\$52,254.84</u>	<u>\$52,254.84</u>
Realized Gains	(6,249.70)	(6,249.70)
	<u>\$46,005.14</u>	<u>\$46,005.14</u>
Market Value of Fund as of December 31, 2016		\$ 20,392,878.47
Market Value of Fund as of Jan 31, 2017		<u>20,701,185.66</u>
Increase (Decrease) in Market Value of Fund		308,307.19
Less Net Income (Loss) on Cash Basis		<u>295,649.29</u>
Unrealized Gain or (Loss)		<u>\$ 12,657.90</u>

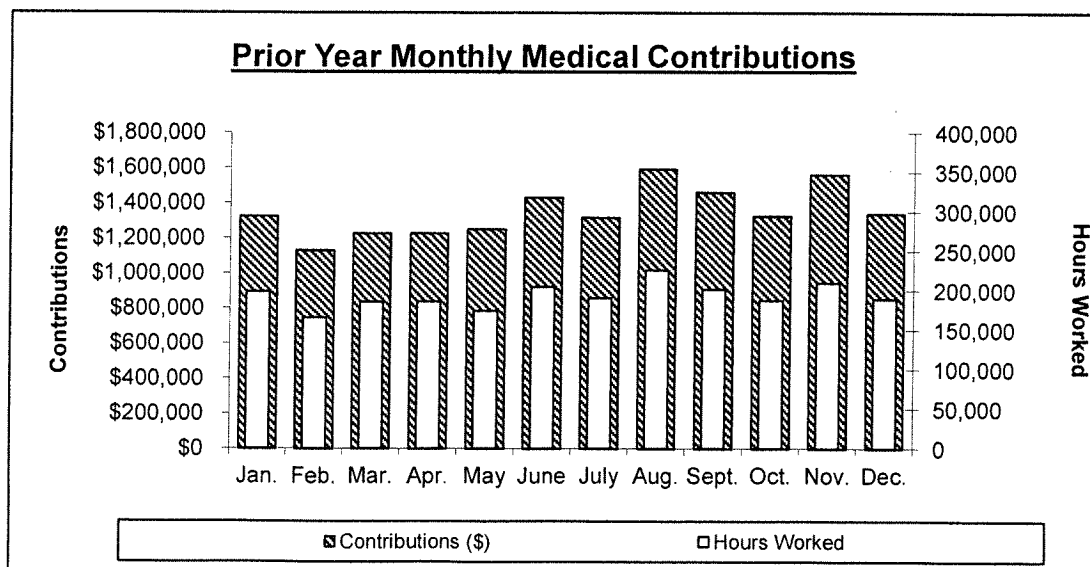
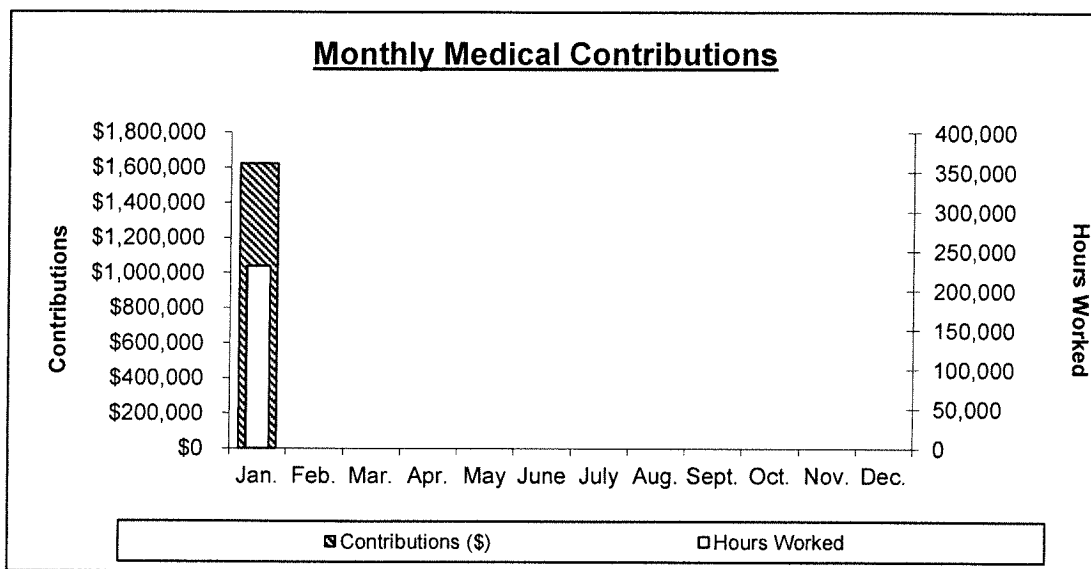
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 16,770,135.58
(B) Monthly Average (A) ÷ 12	1,397,511.30
(C) Adjust for 8.5% Inflation (B) x 1.085	1,516,299.76
(D) Current Assets at Cost	20,919,356.84
Total Months Reserve (D) ÷ (C)	13.80

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2017

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2016 & Prior	30,021.08	30,021.08	\$180,682.30	\$180,682.30
Dec. 2016 Hours	200,538.42	200,538.42	\$1,440,788.08	\$1,440,788.08
	<u>230,559.50</u>	<u>230,559.50</u>	<u>1,621,470.38</u>	<u>\$1,621,470.38</u>

Average Hours Per Month	230,559.50		
Projected Hours This Year	2,766,714.00		
Average Contribution Rates		\$7.03276	\$7.03276
Average Contributions Per Month			\$1,621,470.38
Projected Contributions This Year			\$19,457,644.56



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
February 13, 2017

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - January 31, 2017			\$23,731.16
2.	Trustees Fee Checks - Trustees Meeting - January 9, 2017 Eric Eckstein @ \$450.00 Anthony George @ \$450.00			450.00 450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - February 28, 2017			Blank
4.	Associated Administrators, LLC Refreshments - February 2017 Refreshments - January 2017			Blank 8.59
5.	Aetna Monthly Premium - February 2017		Families	Blank
6.	NCAS BC/BS Network Management - February 2017	839	Families	3,943.30
7.	The Dental Network Monthly Premium - February 2017	221	Families	4,991.40
8.	laborfirst Monthly Premium - February 2017	567	Bodies	210,225.86
9.	Kaiser Permanente Monthly Premium - February 2017	28	Families	32,626.95
10.	Conifer Value-Based Care, LLC February 2017 Data Warehouse Reporting @ \$1.00 PEPM February 2017 Medical Management - Utilization Review @\$2.00 January 2016 Medical Management Services - MRIOA - Adjustment January 2016 Medical Services - Medical Management January 2016 Case Mangmt. - Personal Health Mangmt. @\$135.00			Blank Blank Blank Blank Blank 0.00
11.	Reciprocity Administration Services, Inc. UARS Monthly Service Fee - March 2017 UARS Monthly Service Fee - January & February 2017			88.68 150.00
12.	Abato, Rubenstein And Abato, P.A. Retainer Fee For Months Of Jan., Feb. & March, 2017 Fees & Expenses For Months Of Oct., Nov. & Dec.. 2016			3,600.00 1,999.04
13.	Chartwell Investment Partners Quarterly Management Fee - Oct., Nov. & Dec., 2016			11,676.84

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
February 13, 2017

14.	Columbia Partners, LLC. Investment Management Quarterly Management Fee - October, November & December 2016	2,443.53
15.	International Foundation Steve Weissenberger - Conference Registration - October 2017 Steve Weissenberger - Hotel Deposit - October 2017	1,525.00 400.00
16.	PNC Institutional Investments Custody Fee - October, November & December., 2016	2,007.19
17.	Schmitz Press Mailing - Medical SBC - January 2017	883.58
18.	Weyrich, Cronin & Sorra, LLC Progress Billing Related To Audit - Dec. 31, 2016 Progress Billing Related To Audit - Dec. 31, 2016	3,600.00 2,000.00
19	Reciprocals - October, November & December 2016 Plumbers & Pipefitters Local 5 Medical Fund Plumbers & Steamfitters Local 10 H & W Fund Plumbers & Steamfitters Local 123 H & W Fund Plumbers & Steamfitters Local 155 H & W Fund Plumbers & Steamfitters Local 489 H & W Fund Plumbers & Steamfitters Local 597 H & W Fund Heating, Piping & Refrigeration Welfare Fund Loc. 602 Plumbers & Steamfitters Local 619 Medical Fund Plumbers & Steamfitters Local 716 Medical Fund	61,723.13 8,769.60 3,026.80 3,978.80 24,636.08 4,116.84 36,897.28 4,709.60 2,192.40 150,050.53

Accounting for January 2017 Checks

Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - January 31, 2017	822,000.00
ACA Transitional Reinsurance Program Annual Enrollment 2016 Payment	34,192.80
Conifer Value-Based Care, LLC January 2017 Data Warehouse Reporting @ \$1.00 PEPM January 2017 Medical Management - Utilization Review @\$2.00 December 2016 Medical Management Services - MRIOA - Adjustment December 2016 Medical Services - Medical Management December 2016 Case Mangmt. - Personal Health Mangmt. @\$135.00	916.00 1,832.00 664.10 227.25 1,635.75 5,275.10

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2017

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - January 1, 2017					\$14,804.01
Receipts:					
Medical Fund	54%	\$24,620	23,943.35	\$23,943.35	
Pension Fund	19%	10,059	10,253.99	10,253.99	
Annuity Fund	20%	9,688	9,867.03	9,867.03	
Credit Union	1%	462	0.00	0.00	
Training Fund	4%	1,849	1,785.44	1,785.44	
Dues Fund	1%	462	0.00	0.00	
Industry Fund	1%	462	446.36	446.36	
		<u>\$47,602</u>	<u>\$46,296</u>		<u>46,296.17</u>
					<u>\$61,100.18</u>
Expenses:					
Administration		\$44,711	44,711.08	\$44,711.08	
Audit		308	0.00	0.00	
Meeting Expenses		0	0.00	0.00	
Office		0	124.92	124.92	
Printing		167	528.99	528.99	
Postage		167	676.53	676.53	
Postage - Medical		833	0.00	0.00	
Rent		0	0.00	0.00	
Bank Service Charges		83	0.00	0.00	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		1,333	185.50	185.50	
Total Expenses		<u>\$47,602</u>	<u>\$46,227.02</u>	<u>\$46,227.02</u>	
Interest Income		<u>0</u>	<u>0.00</u>	<u>0.00</u>	
Net Expenses		<u>\$47,602</u>	<u>\$46,227.02</u>		<u>46,227.02</u>
Balance - January 31, 2017					<u>\$14,873.16</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 PNC BANK ACCOUNT 6785876
 JANUARY 31, 2017

Balance - December 31, 2016 \$0.00

				Receipts
a.	1/1	Sales and Maturities	(cost \$848,970.76)	\$848,970.76
b.	1/1	Interest Income		727.29
c.	1/1	Cash Transferred From Fund Office		1,269,000.00
				<u>\$2,118,698.05</u>

				Disbursements
a.	1/1	Purchases		\$1,266,293.97
b.	1/6	Cash Transferred To Claims Checking Account		49,000.00
c.	1/6	Wire to Optum Rx		73,142.38
d.	1/6	Wire to Optum Rx		125,224.92
e.	1/6	Wire to CareFirst - Flexlink Claims		12,513.62
f.	1/10	Wire to CareFirst - Flexlink Admin		3,433.32
g.	1/13	Wire to CareFirst - Flexlink Admin		3,052.51
h.	1/13	Wire to CareFirst - Flexlink Claims		64,367.87
i.	1/13	Cash Transferred To Claims Checking Account		116,000.00
j.	1/20	Cash Transferred To Claims Checking Account		62,000.00
k.	1/20	Wire to CareFirst - Flexlink Claims		33,263.43
l.	1/20	Wire to Optum Rx		146,613.79
m.	1/27	Wire to CareFirst - Flexlink Claims		8,792.24
n.	1/27	Cash Transferred To Claims Checking Account		155,000.00
				<u>\$2,118,698.05</u>

Balance - January 31, 2017 \$0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE ONE MONTH ENDED JANUARY 31, 2017

CLAIMS ANALYSIS

Description	Current	2017 - Year To Date		2016	2016	%
	Month	\$	%	Year To Date		
Hospital	\$57,683.86	\$57,683.86	13.22%	\$104,176.51	\$1,250,118.06	20.65%
Out-patient Hosp.	95,143.69	95,143.69	21.80%	80,822.67	969,871.98	16.02%
Medicare	0.00	0.00	0.00%	90.24	1,082.84	0.02%
Lab & X-ray	60,586.22	60,586.22	13.88%	59,693.20	716,318.43	11.83%
Office Visit	53,607.42	53,607.42	12.28%	59,920.71	719,048.50	11.88%
Surgery	45,061.90	45,061.90	10.32%	44,939.16	539,269.96	8.91%
Alcohol Abuse	101.80	101.80	0.02%	5,214.82	62,577.82	1.03%
Drug Abuse	1,623.53	1,623.53	0.37%	20,531.20	246,374.38	4.07%
Mental & Nervous	21,869.44	21,869.44	5.01%	15,927.39	191,128.65	3.16%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	32,177.06	32,177.06	7.37%	36,765.47	441,185.59	7.29%
Major Medical	40,055.32	40,055.32	9.18%	30,452.94	365,435.26	6.04%
Sudden & Serious	14,183.87	14,183.87	3.25%	29,129.44	349,553.23	5.77%
Accident	6,573.47	6,573.47	1.51%	3,702.28	44,427.35	0.73%
Immunizations	7,027.59	7,027.59	1.61%	6,333.42	76,001.06	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	80.71	968.50	0.02%
Loss Of Time	790.91	790.91	0.18%	6,656.46	79,877.50	1.32%
	<u>\$436,486.08</u>	<u>\$436,486.08</u>	<u>100.00%</u>	<u>\$504,436.62</u>	<u>\$6,053,239.11</u>	<u>100.00%</u>

RETIREES

09:36:10 Feb 01 2017

CLAIMANT USAGE REPORT

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FAMILY CLAIMANT SUMMARY

Summary Range	# Claimants	% T	Dollars Pd.	% T	% GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS		0.0000		0.0000	1.0000		0.00		0.00	0.00%
50000.00 TO 99999.99		0.0000		0.0000	1.0000		0.00		0.00	0.00%
20000.00 TO 49999.99	2	0.0186	63828.34	0.5731	1.0000	20	31914.17	2	31914.17	2.24%
15000.00 TO 19999.99	1	0.0093	17051.61	0.1531	0.4268	20	17051.61	1	17051.61	1.12%
10000.00 TO 14999.99		0.0000		0.0000	0.2737		0.00		0.00	0.00%
5000.00 TO 9999.99	1	0.0093	7166.06	0.0643	0.2737	8	7166.06	1	7166.06	1.12%
2500.00 TO 4999.99	1	0.0093	2682.46	0.0240	0.2093	2	2682.46	1	2682.46	1.12%
1000.00 TO 2499.99	4	0.0373	5322.56	0.0477	0.1852	33	1330.64	3	1774.19	3.37%
500.00 TO 999.99	12	0.1121	5375.52	0.0482	0.1374	27	447.96	7	767.93	7.86%
10.00 TO 499.99	79	0.7383	9935.96	0.0892	0.0892	116	125.77	67	148.30	75.28%
0.00 TO 9.99	7	0.0654	0.00	0.0000	0.0000	8	0.00	7	0.00	7.86%
	107		111362.51			234	1040.77	89	1251.26	100.00%
UNDER 0.00							0.00		0.00	0.00%
	107		111362.51			234	1040.77	89	1251.26	100.00%

TOTAL

09:33:08 Feb 01 2017

CLAIMANT USAGE REPORT

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FAMILY CLAIMANT SUMMARY

Summary Range	# Claimants	% T	Dollars Pd.	% T	% GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS		0.0000		0.0000	1.0000		0.00		0.00	0.00%
50000.00 TO 99999.99		0.0000		0.0000	1.0000		0.00		0.00	0.00%
20000.00 TO 49999.99	4	0.0050	91508.65	0.2009	1.0000	30	22877.16	3	30502.88	0.54%
15000.00 TO 19999.99	2	0.0025	35054.59	0.0769	0.7990	21	17527.30	2	17527.30	0.36%
10000.00 TO 14999.99	10	0.0126	63071.80	0.1384	0.7221	37	6307.18	5	12614.36	0.90%
5000.00 TO 9999.99	14	0.0176	47188.36	0.1036	0.5836	65	3370.60	7	6741.19	1.26%
2500.00 TO 4999.99	25	0.0315	48640.77	0.1067	0.4800	106	1945.63	14	3474.34	2.52%
1000.00 TO 2499.99	82	0.1034	69483.07	0.1525	0.3732	311	847.35	45	1544.07	8.10%
500.00 TO 999.99	91	0.1147	33548.63	0.0736	0.2207	198	368.67	48	698.93	8.64%
10.00 TO 499.99	511	0.6443	66988.44	0.1470	0.1470	856	131.09	377	177.69	67.92%
0.00 TO 9.99	54	0.0680	0.00	0.0000	0.0000	85	0.00	54	0.00	9.72%
	793		455484.31			1709	574.38	555	820.69	100.00%
UNDER 0.00							0.00		0.00	0.00%
	793		455484.31			1709	574.38	555	820.69	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
HIGH COST MEDICAL CLAIMS
February 13, 2017
CLAIMS PROCESSED FROM JANUARY 1, 2017 TO JANUARY 31, 2017

DIAGNOSIS	AMOUNT
BRAIN CANCER	\$35,139.07
HIP REPLACEMENT	28,689.27
LYMPHOMA	27,680.31
DIABETES	18,002.98
SINUS SURGERY	17,051.61
MORBID OBESITY	14,915.72
MYASTHENIA GRAVIS	13,692.13
ATRIAL FIBRILLATION	11,824.33
DISRUPTIVE MOOD	10,781.57
CERVICAL DISC DISPLACEMENT	9,235.62
UTERINE PROLAPSE	9,163.95
BARRETT'S ESOPHAGUS	7,166.06
SPINAL STENOSIS	6,861.48
CROHN'S DISEASE	6,238.93
DIABETES	5,978.62
CONCUSSION	5,934.80
Total	\$228,356.45

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 DELINQUENT CONTRACTORS
 AS OF JANUARY 31, 2017

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. American Combustion Industries	Dec-16	\$10,084.00	2/2/2017
2. Bay Area Mechanical Services	Dec-16		
3. Capitol Refrigeration Inc	Dec-16	\$8,058.07	2/8/2017
4. CRW Mechanical Inc.	Dec-16		
5. MCT Services LLC	Dec-16		
6. M&E Sales, Inc.	Nov-15		Agreement
7. RSC Electrical & Mechanical	Dec-16	\$2,492.84	2/9/2017
8. South Mountain Mechanical	Sep-16		
South Mountain Mechanical	Oct-16		
South Mountain Mechanical	Nov-16		
South Mountain Mechanical	Dec-16		
9. Stone Services, Inc.	Jul-16		Agreement
Stone Services, Inc.	Aug-16		Agreement
Stone Services, Inc.	Dec-16		

NAME:
REGARDING:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

RE-APPEAL

LOCAL: 486
STATUS: Full Time

ISSUE: Eligibility - Dependent Coverage #E16/128-2666

FUND RULE:

"DEPENDENTS

For your dependents to be eligible for coverage under the Plan, you must be an eligible employee. Coverage for your eligible dependents begins on the latest of:

- the effective date of the Plan;
- the date your coverage becomes effective; or
- the date you acquire the dependent.

...You must notify the Board of Trustees within 30 days from the date you acquire a new dependent. You may obtain the proper forms from the Administrator."

(Plumbers and Steamfitters Local 486 Medical Plan SPD, Page 4)

"Proof of Dependency

In cases where eligibility of a dependent cannot be determined by the Plan Administrator through standard enrollment procedures, you may be required to furnish additional proof of dependent status. Some examples of acceptable evidence are the following:

- a certified copy of the birth certificate;
- a certified copy of adoption papers;
- for incapacitated unmarried children age 26 or over, a statement by the dependent's physician certifying incapacity;
- marriage certificate."

(Plumbers and Steamfitters Local 486 Medical Plan SPD, Page 6)

"A COPY OF YOUR MARRIAGE LICENSE AND/OR DEPENDENT'S BIRTH CERTIFICATE MUST BE INCLUDED WITH THIS APPLICATION"

(Quoted from the Plumbers and Steamfitters Local 486 Enrollment form)

SUMMARY: Appeal Received: September 15, 2016

The **participant** is appealing for retroactive dependent coverage for his son (DOB: 09/14/2015) (to be effective September 14, 2015). The participant states, "For the past six months I have tried tirelessly to resolve outstanding bills for services provided to my son from the time of his birth through May of 2016."

Fund records indicate a completed enrollment form was received for the participant's son on May 25, 2016. A copy of the birth certificate was not received with the enrollment form; consequently, a letter requesting the birth certificate was mailed to the participant that same day. The participant advised by phone on June 6, 2016 that he did not have a copy of his son's birth certificate. When a copy of the birth certificate was received on July 19, 2016, the participant's son was set up for coverage effective May 1, 2016.

(continued)

SSN#: XXX-XX-2666
Appeal #: E16/128-2666
Page 2

After the appeal was received, it was determined that claims for the participant's son were not received by the Fund office. The Fund office contacted GBMC Physicians and obtained copies of the claims for processing. The claims were entered and denied for untimely filing, and for no coverage on the date of service. **The appeal was denied by the Board of Trustees on October 11, 2016.**

A request for External Review was received on January 4, 2017:

A request for external review was received from the participant's attorney, Alan J. Hoff on January 4, 2017. The appeal, and all supporting documents were forwarded to Medical Review Institute of America (MRIOA) for external review. MRIOA advised on January 24, 2017, that the request for external review "was outside the scope of eligibility for review according to Federal Rules and Regulations. Eligibility for review is limited to only those cases which require medical judgement and exclude those cases denied based on contractual or legal interpretation without any use of medical judgement."

ACTION: **Approved** ☐ **Denied** ☐ **Tabled** ☐
COMMENTS:

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: MARK DOUGLAS GERMAL
(First) (Middle) (Last)

ADDRESS: 8211 DEERBROOKE CT
PASADENA MD 21122
(CITY) (STATE) (ZIP CODE)

SOCIAL SECURITY NO. PHONE NO. 443-835-0965

DATE OF BIRTH 09/30/1961 (Copy of Birth Certificate Required)

INITIATION DATE 2/21/1983

DATE I STOPPED WORK UNDER 486's JURISDICTION 3/01/2013

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 ANN MARIE GERMAL

SPOUSE'S DATE OF BIRTH 03 28 1969 (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 16.

9/4/16
Date

[Signature]
Signature of Applicant

AA, LLC

SEP 09 2016

12/1/16 DOE

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 \$ 2306 .00 PER MONTH & LUMP SUM OF \$ STARTING ON THE FIRST DAY OF December, 20 16.

APPROVAL DATE: 10/27/2016

CHAIRMAN: [Signature]

SECRETARY: [Signature]

NOT ELIG FOR MEDICAL RETIREMENT

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

Thomas Patrick Hayes, Jr.
 Name (First, Middle initial, Last)
6 Burl Ct. Baltimore
 Address City
MD 21234
 State Zip Code
07/04/1953
 Date of Birth (mm/dd/yyyy)
443-250-7449
 Phone Number
05/1973
 Date of Initiation (mm/dd/yyyy)

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

Date of Marriage 06/02/1990

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)
SPOUSE	MARY ALANE Hayes		02/25/1962
Daughter	ALAINA MARLE HAYES		08/23/1991
Son	Thomas P. Hayes III		06/29/1993
Son	Anthony Joseph Hayes		07/18/1997

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 6 day of JAN. 2017.

T.P.H.J.
 Signature

1-6-2017
 Date

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

Retirement Effective Date: _____ Type of Retirement: SERVICE Age: 61/41 = 102 =
368.68
x 2
737.36
 Approved for Retirement Status: ☐ Normal ☐ Disability
 Chairman _____ Date _____

Plumbers & Steamfitters Local 486

Medical Fund

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

NOV 21 2016

AA LLC

APPLICATION FOR RETIREMENT STATUS – MEDICAL FUND

Jeffrey W. Henninger
Name (First, Middle initial, Last)

Social Security Number

6814 Cornell Rd.
Address

Baltimore
City

MD.
State

21220
Zip Code

08/24/61
Date of Birth (mm/dd/yyyy)

410-335-9628
Phone Number

04/8/80
Date of Initiation (mm/dd/yyyy)

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

Date of Marriage 12-5-86

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

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 _____ day of _____ 20 ____.

Signature

Date

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

Retirement Effective Date: 2/1/2017

Type of Retirement: SERVICE

Age: 55 AA LLC

Approved for Retirement Status: ☒ Normal ☐ Disability

Chairman _____

Date 2/13/2017

37 Credit
92 = 430.13
Y2

EFF 9/1/2017 860.26

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 LEON WILSON III
(First) (Middle) (Last)

ADDRESS: 44 ARLENE DR.
HANOVER PA 17331
(STATE) (ZIP CODE)

SOCIAL SECURITY NO. _____ PHONE NO. 717-574-6125

DATE OF BIRTH 10/20/1961 (Copy of Birth Certificate Required)

INITIATION DATE _____

DATE I STOPPED WORK UNDER 486's JURISDICTION _____

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 PAULETTE W WILSON

SPOUSE'S DATE OF BIRTH 7 19 1961 (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 AUGUST 2016.

10/14/16 [Signature]
Date 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 \$ 355 .00 PER MONTH & LUMP SUM OF \$ 11,089.38 STARTING ON THE FIRST DAY OF December, 2016.

APPROVAL DATE: 12-15-16

CHAIRMAN: [Signature]

SECRETARY: [Signature]

NOT ELIG FOR MEDICAL RETIREMENT

20/13/2017

AA LLC
OCT 17 2016

AA LLC
SEP 28 2016
12/1/16 DOR

SMR

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

911 Ridgebrook Road
Sparks, Maryland 21152

APPLICATION FOR DISABILITY RETIREMENT STATUS

NAME Donald Wesley Schoppert
(First) (Middle) (Last)

ADDRESS 1315 ARTISTS LN CITY & STATE Bel Air MD

ZIP CODE 21015 SOCIAL SECURITY NO. 8326

PHONE 443-931-9301 DATE OF BIRTH 5 18 68
(Month) (Day) (Year)

INITIATION DATE 6 1 2000
(Month) (Day) (Year)

DEPENDENTS Joshua Lee Schoppert DATE OF BIRTH 12-19-1999

I CERTIFY THAT the above persons listed as dependents are my wife and/or my minor children (not yet age 19) and that I have been disabled from active employment under Plumbers & Steamfitters Local 486 since the 20TH day of March 2015.

Date 9-9-16 Donald Wesley Schoppert
(Signature of Applicant)

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

Retirement Eff. Date 8-7-2015 Type of Retirement SS Disability Age 48

<u>This Year's Hours</u>	<u>Last Year's Hours</u>
Current Quarter _____	Current Quarter _____
1 st Prev. Quarter _____	1 st Prev. Quarter _____
2 nd Prev. Quarter _____	2 nd Prev. Quarter _____
3 rd Prev. Quarter _____	3 rd Prev. Quarter _____

Type of coverage at Retirement SS DISA 15 3/4 Pension Credits - AETNA SINGLE

Approved for Disabled Employee Status

Chairman _____ Date _____

PLUMBERS & STEAMFITTERS LOCAL 486
MEDICAL FUND SERVICE PROVIDERS

As of
9-Feb-2017

	<u>Medical Fund</u>
Abato Rubenstein & Abato	Jan-17
	Dec-18
Annual Retainer	\$14,800
Billable Hours Rate	\$275
ASMED Health, LLC	
Claims Repricing	25% of Savings
Associated Administrators, LLC	
	2015 \$264,733
	2016 \$275,741
	2017 \$284,328
	2018 \$290,224
	2019 \$296,184
Bolton Partners, Inc.	Dec-04
Annual Retainer	Commission from HMO'S
Chartwell	Dec-12
Quarterly Investment Management Fee	0.500% per annum
Columbia Partners	Dec-12
Quarterly Investment Management Fee	0.1500% per annum
AETNA	Jan-17
	Dec-17
Single HMO Premium	\$412.73
Family HMO Premium	\$1,267.10
Kaiser Permanente	Jan-17
	Dec-17
Single HMO Premium	\$372.43
Family HMO Premium	\$1,143.37
NCAS (CareFirst) (HCCCC)	Jan-17
	Dec-17
Claims Repricing	\$4.70
Dental Network	Jan-17
	Dec-17
Per Family Per Month	\$28.20

PLUMBERS & STEAMFITTERS LOCAL 486
MEDICAL FUND SERVICE PROVIDERS

As of
9-Feb-2017

Medical
Fund

Conifer Value-Based Care, LLC
InforMed Medical Management

Utilization Review
Warehouse Reporting
Case Management

Jan-12
Dec-15
\$2.00 pmpm
\$1.00 pmpm
\$135.00 per hour

Healthcare Recovery System
Subrogation Service Agreement

Mar-13
33-1/3% of Gross Recovery

Investment Performance Services
Master Consulting Services
Annual Fee

Apr-12
\$25,000

LaborFirst

Per Belly Button Per Month

Jan-17
Dec-17
\$382.00

OPTUM Rx

Dispensing fee

\$1.00

PNC Institutional Investments

Asset Based Fee
Account Maintenance Fee
Activity Fees
Income Compensation Fee

0.000166
\$31.25
N/A
0.000100

Weyrich, Cronin & Sorra

Annual Fund Audit

Dec-16
\$17,500

Dec-17
\$18,000

Dec-18
\$18,000

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

1997-2014 DATA.xls

Data Comparison

as of 2/3/2017

INCOME & EXPENSES ON THE CASH BASIS

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Employer Contributions	\$ 18,823,626	\$ 17,105,587	\$ 15,004,839	\$ 14,578,447	\$ 15,935,215	\$ 13,527,613	\$ 12,071,528	\$ 17,427,769	\$ 16,963,130	\$ 13,594,651	\$ 12,217,739	\$ 11,414,856	\$ 10,254,951	\$ 7,342,176	\$ 7,295,341	\$ 7,393,171
Less Reciprocals Paid	(840,404)	(268,251)	(155,427)	(135,674)	(206,940)	(81,317)	(106,298)	(299,558)	(960,863)	(82,042)	(75,694)	(98,167)	(160,432)	(11,741)	(122,345)	(114,969)
Reciprocals Contributions	812,041	976,622	1,067,310	607,954	479,606	549,704	387,227	298,411	546,716	700,795	732,500	404,417	384,656	818,752	573,751	509,462
Employees Contributions	28,783	59,902	116,394	91,727	45,709	137,698	137,904	24,772	31,760	40,364	37,219	21,112	32,540	33,386	11,044	10,171
Retirees Self Payments	1,420,900	1,452,541	1,369,920	1,267,217	1,223,584	1,147,189	1,039,433	993,392	975,968	965,560	963,472	937,388	831,212	632,919	483,362	406,425
COBRA Self Payments	8,963	25,292	10,462	19,511	24,603	14,627	34,802	19,192	43,124	25,354	12,684	13,769	24,527	24,944	4,773	7,320
Investment Income	552,566	488,431	520,573	510,251	234,286	308,738	402,309	441,427	490,625	410,921	364,945	263,268	189,050	295,808	356,734	486,429
Gain/Loss	(328,579)	(203,182)	(171,372)	(90,492)	(56,394)	(10,537)	88,597	(487,592)	(114,855)	194,752	149,469	41,061	80,217	103,664	(348,866)	210,564
Interest & L/D	0	0	0	0	0	0	4,946	9,596	9,479	15,840	0	0	0	9,467	0	3,759
Medicare Part D	0	0	162,775	493,128	325,547	674,744	0	305,853	79,963	169,324	0	0	0	0	0	0
ERRP Subsidy	0	0	0	0	0	297,338	0	0	0	0	0	0	0	0	0	0
Refunds	0	0	161,791	0	2,017	0	1,305	135	0	22,821	0	0	0	1,130	0	600
Total Income	\$ 20,475,895	\$ 19,636,943	\$ 18,087,266	\$ 17,342,070	\$ 18,007,233	\$ 16,565,798	\$ 14,061,753	\$ 18,072,091	\$ 18,726,352	\$ 16,058,341	\$ 14,402,334	\$ 12,997,704	\$ 11,636,721	\$ 9,250,506	\$ 8,253,794	\$ 8,912,932
Medical Benefits	\$ 6,085,718	\$ 5,899,667	\$ 7,877,457	\$ 8,999,836	\$ 9,812,352	\$ 8,184,559	\$ 8,544,199	\$ 7,832,863	\$ 8,215,947	\$ 7,012,744	\$ 6,233,612	\$ 5,586,754	\$ 4,872,001	\$ 6,370,607	\$ 4,457,263	\$ 3,973,462
HMO's Costs	4,624,832	4,646,513	4,013,909	4,885,219	3,774,008	3,233,266	4,951,223	4,347,568	4,017,551	3,823,922	4,207,240	3,967,758	3,068,382	2,452,404	2,303,067	2,810,918
LaborFirst	2,391,624	2,382,596	2,382,988	0	0	0	0	0	0	0	0	0	0	0	0	0
Prescription Drug Benefits	2,638,883	2,493,603	2,484,550	3,741,518	3,758,743	3,911,169	3,844,748	3,463,483	2,996,676	2,617,242	2,435,207	2,044,879	1,906,912	2,066,688	1,694,832	1,398,842
Dental PPO Costs	67,410	63,655	64,019	68,595	64,247	62,117	56,844	51,271	49,321	50,853	56,540	53,336	48,949	46,731	48,089	39,173
PPO's Plan Costs	50,607	49,595	52,300	52,768	53,780	47,919	49,158	54,408	43,963	40,344	35,630	38,604	34,281	33,745	32,775	26,065
Utilization Review	29,840	48,145	40,627	40,592	40,022	28,267	26,470	30,208	26,285	23,699	22,002	20,595	19,599	19,244	18,519	15,306
Health Management Fees	57,145	86,240	72,199	72,103	110,129	0	0	0	0	0	0	0	0	0	0	0
Claims Repricing	44,973	46,892	101,958	96,511	57,353	94,188	89,938	28,185	33,114	15,981	13,341	0	0	0	0	0
Transitional Reinsurance Fees	65,428	144,459	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Flex Link fees	71,314	51,129	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating Expenses	471,411	449,653	538,328	509,450	514,017	505,453	460,824	432,223	432,859	351,147	334,342	357,548	331,119	393,105	324,566	307,658
Total Expenses	\$ 16,599,184	\$ 16,362,147	\$ 17,628,335	\$ 18,466,592	\$ 18,184,651	\$ 16,066,938	\$ 18,023,404	\$ 16,240,209	\$ 15,815,716	\$ 13,935,931	\$ 13,337,913	\$ 12,069,473	\$ 10,281,243	\$ 11,382,524	\$ 8,879,111	\$ 8,571,424
Net Income (Loss)	\$ 3,876,711	\$ 3,274,795	\$ 458,931	\$ (1,124,522)	\$ (177,418)	\$ 498,860	\$ (3,961,650)	\$ 1,831,882	\$ 2,910,636	\$ 2,122,410	\$ 1,064,422	\$ 928,231	\$ 1,355,478	\$ (2,132,018)	\$ (625,318)	\$ 341,508
Total Net	\$ 15,280,087															

ANNUAL CONTRIBUTION HOURS PER YEAR

2,652,808	2,460,493	2,319,689	2,290,173	2,507,998	2,439,314	2,265,954	3,311,238	3,256,498	2,727,097	2,618,423	2,563,862	2,565,420	2,226,773	2,424,019	2,602,015
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AVERAGE CONTRIBUTION RATE PER HOUR

\$ 7.41194	\$ 7.37336	\$ 6.97876	\$ 6.86338	\$ 6.53280	\$ 5.82746	\$ 5.55910	\$ 5.36082	\$ 5.38665	\$ 5.25680	\$ 4.96003	\$ 4.61818	\$ 4.16000	\$ 3.67991	\$ 3.25086	\$ 3.04103
------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------

MEDICAL CLAIMS ANALYSIS

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Hospital	1,250,118	1,378,650	1,501,980	2,118,270	2,006,273	2,471,928	1,874,240	1,672,763	1,874,752	2,035,805	1,725,144	1,288,799	1,073,224	1,831,165	889,871	712,817
Out-Patient Hosp	969,872	948,294	1,505,785	1,385,195	2,364,295	1,337,067	1,393,291	1,100,560	1,021,036	687,377	590,915	673,769	563,431	832,960	585,087	350,819
Medicare Part A	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	37,266	70,068	92,876	103,994	91,610	84,022	84,975
Medicare Part B	1,083	8,632	302,860	1,028,643	1,004,062	806,848	818,032	909,509	999,042	708,749	680,902	560,400	526,715	432,978	440,758	412,779
Lab & X-Ray	716,318	700,728	914,096	997,275	1,040,559	647,053	1,049,233	731,004	861,989	730,908	620,889	518,578	509,874	748,239	509,404	558,765
Office Visits	719,049	689,135	870,844	846,906	955,711	628,931	904,125	797,767	835,029	697,736	557,777	533,986	453,528	634,722	567,625	447,686
Surgery	539,270	577,804	675,704	802,964	770,519	625,020	785,010	689,865	773,355	788,358	579,099	507,243	475,859	589,454	543,512	537,633
Alcohol Abuse	62,578	21,838	53,429	42,172	30,658	52,297	80,623	140,323	89,019	62,498	33,304	13,806	11,485	4,261	22,049	35,151
Drug Abuse	246,374	239,099	229,260	64,868	81,167	60,171	33,465	49,310	31,009	37,627	46,012	34,729	53,930	26,373	45,294	43,415
Mental & Nervous	191,129	164,588	278,558	169,415	148,834	203,109	131,007	74,545	192,094	99,041	139,734	102,510	65,877	108,939	89,403	30,254
Flex	0	0	0	-2,143	0	0	77,404	226,388	226,751	184,253	113,324	126,459	100,836	119,540	86,293	144,698
Dental	441,186	451,199	514,662	564,207	491,970	555,512	626,176	617,318	627,009	519,351	489,240	495,210	446,461	434,982	435,542	443,299
Major Medical	365,435	233,940	316,419	448,673	280,366	318,345	230,829	174,858	211,711	198,599	186,744	356,780	291,223	243,888	98,586	68,892
Sudden & Serious	349,553	345,813	324,337	349,194	321,359	238,905	348,416	310,156	335,854	195,774	227,970	162,524	114,951	138,628	71,863	38,606
Accident	44,427	30,060	86,068	95,733	18,944	12,514	16,651	56,021	24,165	5,316	10,229	46,687	10,815	22,420	20,653	2,787
Immunizations	76,970	75,010	87,790	99,922	90,481	57,873	69,028	64,985	64,433	35,307	25,211	19,913	19,213	32,952	52,095	12,766
Loss Of Time	79,878	52,109	59,923	31,774	39,911	66,534	91,355	100,682	51,829	57,724	64,994	46,684	95,952	63,775	51,262	48,120
Total	\$ 6,053,239	\$ 5,916,899	\$ 7,721,714	\$ 9,043,067	\$ 9,645,110	\$ 8,082,106	\$ 8,528,885	\$ 7,716,055	\$ 8,219,076	\$ 7,081,689	\$ 6,161,557	\$ 5,580,953	\$ 4,917,369	\$ 6,376,885	\$ 4,593,318	\$ 3,973,462

Plumbers & Steamfitters Local 486
Bond Listing

Contractor				(A)ctive (I)nactive	(S)ufficient (I)nsuff.	Bond Amount Required	Bond Amount Posted	Effective Date	Comm Letter	Last Activity Date
Arctic Refrigeration Inc.		12	13	A	I	75,000	50,000	1/1/2005	1/6/2005	
Bay Area Mechanical Services	D		5	A	I	35,000	25,000	National Agreement	11/9/2012	8/1/2013
Custom Mechanical Svs., Inc.		7	11	A	I	75,000	50,000	3/28/2016		3/28/2016 *
DLD Contracting LLC				A	I	10,000	5,000	1/21/2015		1/21/2015
EXCEL Mechanical		6	6	A	I	35,000	25,000	4/2/2013		4/2/2013
Flo-Tron Contracting Inc.		44	44	A	I	225,000	150,000	12/12/2016		12/12/2016 *
General & Mechanical Services		2	2	A	I	10,000	5,000	6/5/2009		3/3/2015
Harris Environmental				A	I	10,000	5,000	1/20/2017		1/20/2017 *
Hascon, LLC		11	8	A	I	75,000	25,000	1/16/2015		1/16/2015
Kirlin Inc., John J.		50	59	A	I	400,000	150,000	3/25/2016		3/25/2016
Modern Controls		4	4	A	I	35,000	25,000	3/11/2014		3/11/2014
R I G Construction LLC		10	10	A	I	35,000	25,000	8/20/2014	CHECK	8/20/2014
South Mountain Mech. Contr.	D			A	I	35,000	25,000	9/30/2010		9/30/2016
Statewide Mechanical	D	4		A	I	10,000	5,000	3/27/2014		12/12/2014
Triad Mechanical		8	8	A	I	75,000	50,000	12/1/2009		
Mechanical Systems Inc.		11	11	A	I-LC	75,000	50,000	Letter of Credit 11/18/2008		12/27/2016 *
Wilking Mechanical Systems		1	1	A	I-LC	10,000	5,000	Letter of Credit 12/27/2015		12/28/2015
American Combustion Ind. Inc.		1	1	A	N	10,000	None	8/4/2016	Cancelled	8/4/2016
C R Meyers & Sons		0		A	N	10,000	None			
Flour Maintenance	D		6	A	N	10,000	None			
Innovative Mechanical Systems	D		1	A	N	10,000	None			
Intren, Inc.		1	2	A	N	10,000	None			
JLN Mechanical		9	8	A	N	10,000	None			
Maryland State Pipe Trades		1	1	A	N	10,000	None	Trust Agreement		
Plumbers & Steamfitters Local Union 486		8	8	A	N	75,000	None	Trust Agreement		3/3/2015
Truskey Inc		3	4	A	N	10,000	None			
Honeywell, Inc.		4	4	A	NA	35,000	None	National Agreement		
Johnson Controls, Inc.		150	134	A	NA	750,000	None	National Agreement		12/22/2014
Pevco Systems Intl. Inc.		10	11	A	NA	75,000	None	National Agreement		*
Al Glesson Electrical Co		2	1	A	S	10,000	10,000	8/25/2016		8/25/2016 *
American Mechanical Services of MD		1	1	A	S	10,000	10,000	8/31/2016		8/31/2016 *
BBR Mechanical Services		1		A	S	10,000	10,000	9/26/2016		9/26/2016 *
Bill Bridges, Enterprises		20		A	S	75,000	75,000	9/8/2016		9/8/2016 *
Borlie Mechanical Contracting		17	14	A	S	75,000	75,000	7/19/2016		7/19/2016 *
Bowen Engineering		3	3	A	S	10,000	25,000	1/1/2015		1/1/2015
Bowers, W. E. and Assoc.		8	2	A	S	10,000	50,000	12/17/2014		1/2/2015
Capitol Refrigeration, Inc.	D		5	A	S	35,000	35,000	9/23/2016	CHECK	9/23/2016 *
Carlisle Construction Co. LLC		23	16	A	S	75,000	75,000	1/1/2017	??????	1/1/2017 *
Carrier Corporation		26	23	A	S	75,000	75,000	8/23/2016		8/23/2016 *

Plumbers & Steamfitters Local 486

Bond Listing

Contractor				(A)ctive (I)nactive	(S)ufficient (I)nsuff.	Bond Amount	Bond Amount	Effective Date	Comm Letter	Last Activity
CKN Heating		1	2	A	S	10,000	10,000	6/22/2016		6/22/2016 *
Combustioneer Corp	D		1	A	S	10,000	50,000	11/6/2014		12/12/2014
Control Sources LLC		7	9	A	S	35,000	75,000	7/1/2016		7/1/2016 *
Control Systems Inc.		8	8	A	S	75,000	75,000	12/15/2016		12/15/2016 *
Crockett Facilities Services Inc.		3	3	A	S	10,000	10,000	8/23/2016		8/23/2016 *
Deca, Inc.		3	1	A	S	10,000	10,000	6/20/2016		6/20/2016 *
Denver-Elek, Inc.		70	77	A	S	400,000	400,000	1/12/2017		1/12/2017 *
Dynastics, Inc.		24	30	A	S	150,000	150,000	12/9/2008		
Electrical Automation Svcs. Inc.		17	18	A	S	75,000	75,000	10/13/2016		10/13/2016 *
ENVISE		1	1	A	S	10,000	10,000	12/16/2016		12/16/2016 *
Facility Engineering Services		11	12	A	S	75,000	75,000	8/26/2016		8/26/2016 *
Fazio Mechanical		1	1	A	S	10,000	35,000	12/13/2016		12/13/2016 *
Fischer Inc., J. F.		101	115	A	S	400,000	400,000	4/1/2016		4/1/2016 *
Frank Lill & Son		1	1	A	S	10,000	25,000	3/5/2015		3/5/2015
Grimberg Co. Inc., John C.		21	19	A	S	75,000	75,000	12/15/2016		12/15/2016 *
Heffron		14	11	A	S	35,000	35,000	6/23/2016		6/23/2016 *
High Purity Systems, Inc.		5		A	S	10,000	10,000	6/20/2016		6/20/2016 *
Horton Mechanical Contractors		80	72	A	S	225,000	225,000	10/21/2016		10/21/2016 *
Industrial Refrigeration Svc., Inc.		45	41	A	S	225,000	250,000	12/1/2015		12/1/2015 *
Jones Lang LaSalle		12	14	ARA Letter sent 2/24/2014	A	75,000	75,000	8/30/2016		8/30/2016 *
Kinetic Systems		109	61	A	S	750,000	750,000	1/16/2017		1/16/2017 *
Lapp, R. H. & Sons Inc.		1		A	S	10,000	25,000	1/1/2008		1/1/2008
Limbach Company (PBM)		3	3	A	S	10,000	35,000	8/17/2016		8/17/2016 *
M & E Sales Inc.		10	10	A	S	75,000	75,000	8/22/2016		8/22/2016 *
M & M Welding & Fab		10	5	ARA Letter sent 2/24/2014	A	35,000	35,000	12/14/2016		12/14/2016 *
Martin, J. G. Co., Inc.		10	5	A	S	35,000	50,000	7/31/2009		7/31/2009
Norair Engineering		7	7	A	S	35,000	35,000	1/24/2017		1/24/2017 *
Northern Bay Environmental		15	14	A	S	75,000	75,000	6/22/2016		6/22/2016 *
Noyes Air Conditioning			6	New 5/14/2012	A	10,000	10,000	12/19/2016		12/19/2016 *
NPL Construction Co.			1	ARA Letter sent 5/8/2013 & 7/22/2014	A	10,000	10,000	12/12/2016		12/12/2016 *
PEPCO Government Services		3		A	S	10,000	10,000	8/22/2016		8/22/2016 *
Plumbers & Steamfitters 486 Training Fd		4	4	ARA Letter sent 7/10/2014 & 3/3/2015	A	35,000	35,000	10/28/2015	CHECK	10/28/2015
Poole and Kent Corp.	D		92	A	S	750,000	750,000	1/11/2017		1/11/2017 *
Power and Combustion Inc.		35	35	A	S	75,000	75,000	10/7/2016		10/7/2016 *
Precision Mechanical		1	1	ARA Letter sent 7/10/2014	A	10,000	25,000	9/12/2011		
Pro Air		21	21	ARA letter sent 5/27/2015	A	75,000	75,000	6/24/2016		6/24/2016 *
Riggs Distler & Co., Inc.		1	1	A	S	10,000	50,000	7/19/2011		
Rock Spring Heating & Cooling		3	3	A	S	35,000	50,000	12/14/2009		
Roth Bros., Inc.		4	4	A	S	35,000	35,000	10/4/2016		10/4/2016 *
RSC Electrical & Mechanical	D			A	S	10,000	10,000	12/2/2016		12/2/2016 *
S & S Control Systems Inc.		5	5	A	S	35,000	35,000	8/26/2016		8/26/2016 *
Siemens Building Tech.		7	7	A	S	75,000	75,000	National Agreement		1/24/2017
Soul, Louis F. Co., Inc.			2	A	S	10,000	25,000	1/1/2009		
Southland Industries		52	65	A	S	400,000	400,000	12/15/2016		12/15/2016 *
Spears Mechanical Contractors		59	70	ARA Letter sent 7/10/2014	A	150,000	150,000	6/30/2016		6/30/2016 *
Stone Services, Inc.	D			ARA letter sent 7/17/2014 & 6/3/2015	A	35,000	50,000	1/16/2016		1/16/2016
Thornton, Mechanical Inc., R. M.		2		A	S	10,000	10,000	8/31/2016		8/31/2016 *
Titan Welding & Construction, LLC		2	2	A	S	10,000	10,000	7/29/2019		7/29/2019 *
Tomko, W G		9	4	A	S	35,000	35,000	6/24/2016		6/24/2016 *
Trane Baltimore		23	24	A	S	150,000	150,000	8/23/2016		8/23/2016 *

2/9/2017

Plumbers & Steamfitters Local 486
Bond Listing

Contractor				(A)ctive (I)nactive	(S)ufficient (I)nsuff.	Bond Amount	Bond Amount	Effective Date	Comm Letter	Last Activity
Truskey, Inc.				A	S	10,000	10,000	1/10/2017		1/10/2017 *
Warder Inc., R. F.	18	17		A	S	75,000	75,000	9/1/2016		9/1/2016 *
Welch & Rushe, Inc.	2	2	New 5/7/2012	A	S	10,000	10,000	6/28/2016		6/28/2016 *
Yandle Tubes, LLC	2	2		A	S	10,000	10,000	1/23/2017		1/23/2017 *
Complete Control LLC	D	1		A	W	10,000		Waiver		2/28/2014

ER #		Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
0265	AMERICAN COMBUSTION IND.												2/2/17
0350	ARCTIC REFRIGERATION, INC				6/2/16								
0888	BAY AREA MECHANICAL SERV							9/1/16	10/6/16		12/9/16		DUE
0515	BBR MECHANICAL SERVICES								10/24/16				
2888	CAPITOL REFRIGERATION INC		4/1/16	5/2/16	6/13/16	7/5/16	8/17/16	9/19/16	10/24/16	11/22/16	12/28/16	1/18/17	2/8/17
1010	CARRIER CORPORATION												DUE
7297	CBI SERVICES LLC						10/7/16	10/7/16	10/7/16				
1390	COMBUSTIONEER CORP.										DUE	DUE	DUE
9468	COMPLETE CONTROL LLC									DUE	DUE	DUE	DUE
1515	CONTROL SOURCES LLC				6/2/16								
4001	CRITCHFIELD MECHANICAL IN					DUE	DUE	DUE	DUE	DUE	DUE	DUE	DUE
1900	DENVER-ELEK				6/2/16								
1979	DLD CONTRACTING				DUE	DUE	DUE	DUE	DUE	DUE	DUE	DUE	DUE
2515	EXCEL MECHANICAL CONTRACT				6/13/16	7/7/16	8/8/16	9/6/16	10/6/16	11/14/16		1/5/17	2/6/17
3332	FLOUR MAINTENANCE			5/8/16		DUE	DUE	DUE					
6029	HIGH PURITY SYSTEM INC				DUE						12/5/16		
3650	HORTON MECHANICAL CONTR.			5/3/16									
6031	INNOVATIVE MECHANICAL	3/16/16	4/19/16	4/22/16	6/24/16		8/30/16			DUE	DUE	DUE	DUE
2810	J. F. FISCHER, INC.			5/3/16									
4200	JAMES P. KRUGER & ASSOC.			DUE	DUE			DUE	DUE	DUE		1/23/17	
2861B	JONES LANG LASALLE												DUE
2857	LPC SERVICES, INC						DUE	DUE	DUE	DUE	DUE	DUE	DUE
4555	MCT SERVICES LLC												DUE
6035	MILTON J WOOD				DUE	DUE	DUE	DUE					
5510	NOYES AIR CONDITIONING CO					7/8/16							
5061	OMNI INSTRUMENT							DUE	DUE	DUE	DUE	DUE	
2858	PARAMOUNT MECHANICAL CORP	3/1/16	DUE	DUE	DUE	DUE	DUE	DUE	DUE	DUE	DUE	DUE	DUE
5401	PEPCO GOVERNMENT SERVICES												
7510	PL & S/F #486 (HALL)						8/19/16			11/3/16	11/3/16		
5755A,B,C	POOLE AND KENT CORPORATIO										12/5/16		
5780	POWER & COMBUSTION, INC.			5/3/16									
6426	RIG CONSTRUCTION				6/2/16								
2859	RSC ELECTRICAL & MECHANIC	3/15/16	4/22/16	5/9/16	6/8/16	8/3/16	8/10/16		10/3/16		12/13/16		2/9/17
7235	SOUTH MOUNTAIN MECHANICAL	3/24/16	6/6/16	6/6/16	7/22/16	9/6/16	10/11/16	10/25/16	DUE	DUE	DUE	DUE	DUE
7290	SPEARS MECHANICAL CONTR.				6/2/16								
7821	STATEWIDE MECHANICAL INC	3/1/16		5/2/16			8/17/16	10/11/16	10/11/16	11/17/16	1/17/17	1/20/17	DUE
7305	STONE SERVICES, INC.	3/24/16	5/2/16	7/18/16	7/7/16	10/5/16	10/17/16	DUE	DUE	10/31/16	12/16/16	1/13/17	DUE
7982	TRIAD MECHANICAL SERVICES					7/5/16	8/1/16	9/6/16	10/3/16				

NAME:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

DATE OF HIRE:

LOCAL: 486

STATUS: Full Time

ISSUE: Medical – Subrogation, Lien Reduction Request

#M16/140-3329

FUND RULE:

"Subrogation

If you or one of your Dependents and/or Dependent Parent(s) is injured directly or indirectly by a third party, the Plan will pay covered benefits under the following circumstances. If you receive a payment from the third party, and/or from an insurance company, employer, or other assign, or relative of the third party as a result of settlement or award for your injuries, the Plan will have the right to an equitable lien over the payment, and the Plan will have a right of first recovery from the payment, without deduction of attorney's fees or costs, up to the full amount of the recovery. The Plan's right of first recovery shall apply regardless of whether the award is designated for medical benefits, damages, pain and suffering or any other designation of injuries. The common fund and make whole doctrines are specifically rejected, for purposes of this section."

(Plumbers & Steamfitters Local 486 Medical Fund SPD, page 29)

SUMMARY:

Appeal Received:

December 19, 2016

The **participant's attorney**, Eric S. Lickstein, is appealing to be allowed a one-third (33%) reduction in the Fund's lien related to medical claims paid in connection with a third party accident on September 28, 2015. The participant's attorney states, "During this accident [September 28, 2015], [the participant] sustained injuries to his neck, back and left shoulder which required medical treatment for which the Plumbers and Steamfitters Local 486 Medical Fund paid claims in the amount of \$1,238.84. This letter hereby requests that the Board consider reducing the lien amount by 1/3 such that [the participant] would owe the Medical Fund \$825.00. [The participant] still has an outstanding lien with BlueCross Blue Shield and given the fact that the settlement of this case was unfortunately less than hoped for, I believe it would be appropriate for the lien to be reduced by 1/3. My attorney's fees in this matter are 1/3 of the settlement amount."

The participant's lien with the Fund is \$1238.84.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS:

NAME:
REGARDING:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

DATE OF HIRE: October 10, 1989

LOCAL: 486
STATUS: Full Time

ISSUE: Medical - Excluded Services

#M16/141-6806

FUND RULE:

"General Exclusions and Limitations

The following charges are not covered under this Plan...

- Cosmetic procedures and associated expenses"

(Plumbers and Steamfitters Local 486 Medical Plan SPD, Pages 26-27)

SUMMARY:

Date(s) of Service:	September 23, 2016
Received:	December 19, 2016
Denied:	December 20, 2016
Appeal Received:	December 19, 2016

The **participant's spouse** is appealing for payment of a claim that was denied. Medical records received with the appeal indicate the participant's spouse underwent a bilateral periprosthetic capsulectomy (removal of breast implants) and mastopexy. The records indicate, at the time of service, the participant's spouse suffered from "an autoimmune syndrome induced by adjuvants. Capsulectomy and implant removal would be medically necessary in order to decrease the immune stimulation from the foreign body of an implant. The patient would also benefit from mastopexy because of the explanation deformity."

Received with the appeal was a claim for a bilateral periprosthetic capsulectomy and mastopexy rendered on September 23, 2016 with the diagnosis "infection and inflammatory reaction due to other internal prosthetic." The claim was denied because the services are considered cosmetic in nature and therefore not a benefit of the Medical Plan.

After the appeal was received, it was sent to InforMed/Conifer Health for review. InforMed/Conifer Health advised the Fund office on January 6, 2016 that the treatment is **not medically necessary**.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS: