

**Plumbers & Steamfitters Local 486
Medical Fund**

Board of Trustees Meeting

May 8, 2017

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

MAY 8, 2017

- A. ROLL CALL – Election of Officers
- B. READING OF THE MINUTES: April 10, 2017
- C. ADMINISTRATION REPORTS
 - 1. Medical Fund Cash Balance - April 30, 2017
 - 2. Medical Fund Schedules - April 30, 2017
 - 3. Medical Fund Bills To Be Approved & Paid - May 8, 2017
 - 4. Administrative Cash Balance - April 30, 2017
 - 5. Principal Account Activity - April, 2017
 - 6. Claims Analysis – April 30, 2017
 - 7. High Cost Medical Claims – April, 2017
 - 8. Medical Claims Usage Report – April 30, 2017
 - 9. Bolton Partners – Projected vs. Actual – April 30, 2017
- D. UNFINISHED BUSINESS
 - 1. Delinquent Contractors
 - 2. Subrogation
 - 3. Health Insurance Dependent Eligibility Verification Audit
- E. NEW BUSINESS
 - 1. Deaths: Glenn Devage – 4/11/2017, age 72
Frederick Grau – 4/15/2017, age 79
Daniel Boone – 4/23/2017, age 84
James Blake – 4/24/2017, age 76
Clifton Wallace – 4/24/2017, age 91
Lillian Clemons – 4/27/2017, age 89
 - 2. Medical Retirements:
Kenneth Sellers – age 63, not eligible
Brian Wilking – age 56
 - 3. Retiree/Survivor Self Pay Rates
 - 4. Appeals
 - 5. Questions
 - 6. Date of Next Meeting: June 12, 2017 & July 10, 2017, both at 2:00 p.m.

Plumbers & Steamfitters Local 486

Medical Fund

911 Ridgebrook Road

Sparks, Maryland 21152-9451

Toll Free Telephone (888) 494-4443

www.associated-admin.com

Trustees Attending: K. Cordell, E. Eckstein, A. George, K. Kahl, S. Shagoury, S. Weissenberger, W. Welsh

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

The Trustees met on April 10, 2017 at the office of the Administrative Manager.

Chairman Weissenberger called the regular meeting to order at 2:05 p.m.

- A. The minutes of the meeting of March 13, 2017 were approved as presented.
- B. The Advice Forms, Investment Analysis, Fund Cash Balance, Fund Bills to Be Approved and Paid, Administrative Cash Balance, Flex Spending & Claims Analysis and Medical Claims Usage reports were accepted. Trustees receiving compensation recused themselves from the votes related to their payments.

Mr. Lynne reviewed his Projected vs. Actual Results for the three months ended March 31, 2017.

C. Unfinished Business

- 1. Ms. Bradley reported on the current delinquencies. South Mountain, M&E Sales, and Stone Services are current with their payment agreement installments.
- 2. Ms. Bradley explained the language in the Summary Plan Description describing Subrogation Requirements and Subrogation Agreement currently being used by the Medical Fund for participants to complete, as well as the difference between equitable remedies and remedies at law under current United States Supreme Court jurisprudence.
- 3. Earlier today, starting at 12:30 p.m., Ms. Bradley conducted a required HIPAA training class for all new Trustees and any other Trustees who were interested in a refresher course regarding HIPAA and HITECH.

4. Mr. Lynne reviewed his draft documents to be used in the Health Insurance Dependent Eligibility Verification Audit. A motion was approved that the Trustees will review the documents. If Mr. Lynne doesn't hear from anyone with suggested comments or changes to the documents in seven days, he will proceed to mail the letters to the participants.

D. New Business

1. Deaths: Daniel Stein – 3/5/2017, age 67
Mary Horne – 3/19/2017, age 90
2. The Trustees approved the Retirement Status:
David Calligan – Service, age 55, Waived Coverage
Scott Cunningham – Normal, age 62
Ricky Eskridge - Early, age 60, Not Eligible
Hugh Hambruch - Service, age 55
Edward Lapaglia – Service, age 60
David McNeal – Service, age 55, Waived Coverage
Raymond Sine – Normal, age 71, Not Eligible
3. Dates of the next meetings:
May 8, 2017 at 2:00 p.m.
June 12, 2017 at 2:00 p.m.
4. Adjournment: 3:22 p.m.

Respectfully submitted,

Dale O. Troll, CEBS
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2017

		2017	2016
	Current Month	Year To Date	Year To Date
<u>Receipts:</u>			
Employer Contributions	\$1,553,976.53	\$5,885,045.93	\$6,274,542
Less Reciprocals Paid Out	(1,676.78)	(151,727.31)	(280,135)
Reciprocal Contributions	137,094.25	513,963.94	270,680
Employee Contributions	3,277.80	12,457.80	8,928
Retiree Self Payments	123,323.49	474,360.13	473,633
COBRA Contributions	548.49	1,645.47	2,988
Investment Income	77,662.54	237,387.72	193,275
Realized Gains & Losses	(17,345.30)	(86,154.81)	(122,195)
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	145.98	0
	<u>\$1,876,861.02</u>	<u>\$6,887,124.85</u>	<u>\$6,821,716</u>
<u>Providers</u>			
	<u>Disbursements:</u>		
	Medical Benefits	\$381,505.14	\$2,250,100.18
	Transitional Reinsurance Fees	\$0.00	\$34,192.80
CareFirst BC/BS	Flexlink Fees	\$8,496.12	\$23,490.55
Aetna	H. M. O.	488,436.39	1,969,884.81
Aetna	H. M. O. Rebate	0.00	0.00
Labor First	Labor First	215,842.39	851,412.83
OptumRx	Prescription Drugs	251,540.99	940,091.17
The Dental Network	Dental P. P. O.	4,399.20	14,088.17
NCAS	P. P. O.	4,079.60	15,843.70
Conifer	Utilization Reviews	1,804.00	7,301.00
Conifer	Health Management Fees	5,249.00	20,886.12
ASMED	Claims Repricing	2,220.98	12,347.22
		<u>1,363,573.81</u>	<u>6,139,638.55</u>
	Actuarial & Consulting	0.00	0.00
AA, LLC	Administration	24,373.16	95,993.84
WCS, CPA	Audit	0.00	5,600.00
	Audit - Hospital Admissions	0.00	0.00
IFEBP	Conference Expenses	0.00	3,597.20
NCCMP	Dues	0.00	700.00
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	17,057.22
Zurich North America	Fidelity Bond	0.00	0.00
	HIPAA Compliance Fees	0.00	0.00
PNC/Chart/Col./Boyd	Investment Manager Fees	2,099.28	18,226.84
IPS	Investment Performance Fees	6,250.00	6,250.00
US Treasury	I.R.S. Filing Fees	0.00	0.00
Abato, R & A	Legal Fees & Expenses	0.00	5,599.04
	Medical Consulting Fees	0.00	0.00
AA, LLC	Meeting Expenses	0.00	0.00
AA, LLC	Office Expenses	3.99	70.07
AA, LLC	Postage	0.00	1,826.51
Dept of Treasury	PCORI Fees	0.00	0.00
Schmitz Press	Printing Expenses	0.00	2,380.48
	Programming Expenses	0.00	0.00
Recip. Admin. Svcs.	UA Reciprocity Program	0.00	238.68
PNC & BoA	Bank Charges	182.56	713.28
	Trustee Fees - Eric Eckstein	450.00	1,800.00
	Anthony George	450.00	1,800.00
	Kenneth Kahl	450.00	900.00
	Kari Cordell	1,350.00	1,350.00
	Patricia Matusky	0.00	0.00
		<u>35,608.99</u>	<u>164,103.16</u>
	Total Disbursements	<u>\$1,399,182.80</u>	<u>\$5,526,266.00</u>
	Increase (Decrease) In Cash	<u>\$477,678.22</u>	<u>\$583,383.14</u>
Balance - December 31, 2016		<u>20,623,707.55</u>	
Balance - April 30, 2017		<u>\$21,207,090.69</u>	
<u>CASH BALANCE CONSISTING OF:</u>			
	Cash - Operating & Claims Checking Accounts	\$827,061.07	
	Cash - Principal Cash Account	1,048,000.00	
	PNC Bank - Marketable Securities At Cost	17,328,520.20	
	Boyd Watterson	2,003,509.42	
	Accounts Receivable	0.00	
	Less Loss of Time FICA Payable	0.00	
		<u>\$21,207,090.69</u>	

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2017

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	77,662.54	\$237,387.72
	<u>\$77,662.54</u>	<u>\$237,387.72</u>
Realized Gains	(17,345.30)	(86,154.81)
	<u>\$60,317.24</u>	<u>\$151,232.91</u>
Market Value of Fund as of December 31, 2016		\$ 20,392,878.47
Market Value of Fund as of Apr 30, 2017		21,111,953.20
Increase (Decrease) in Market Value of Fund		<u>719,074.73</u>
Less Net Income (Loss) on Cash Basis		583,383.14
Unrealized Gain or (Loss)		<u>\$ 135,691.59</u>

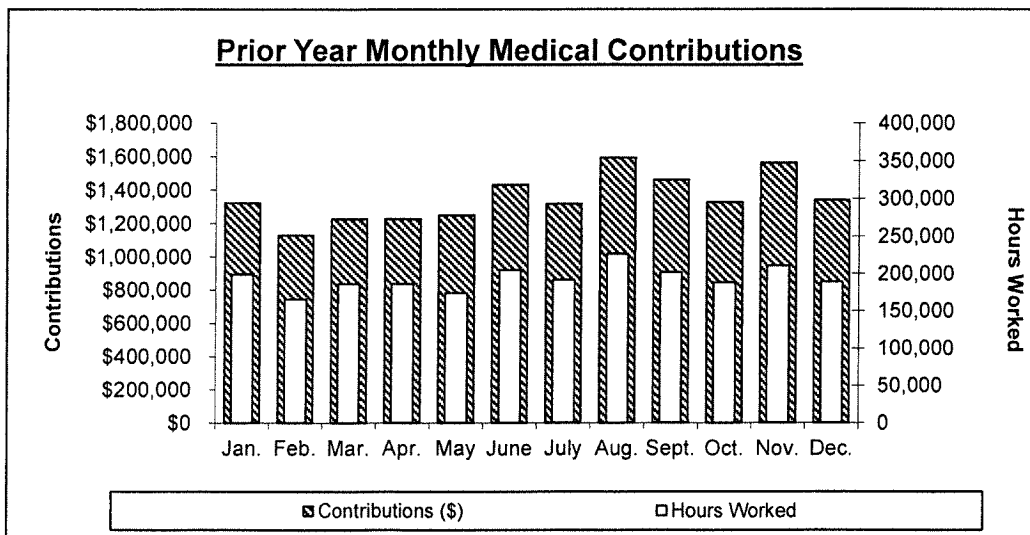
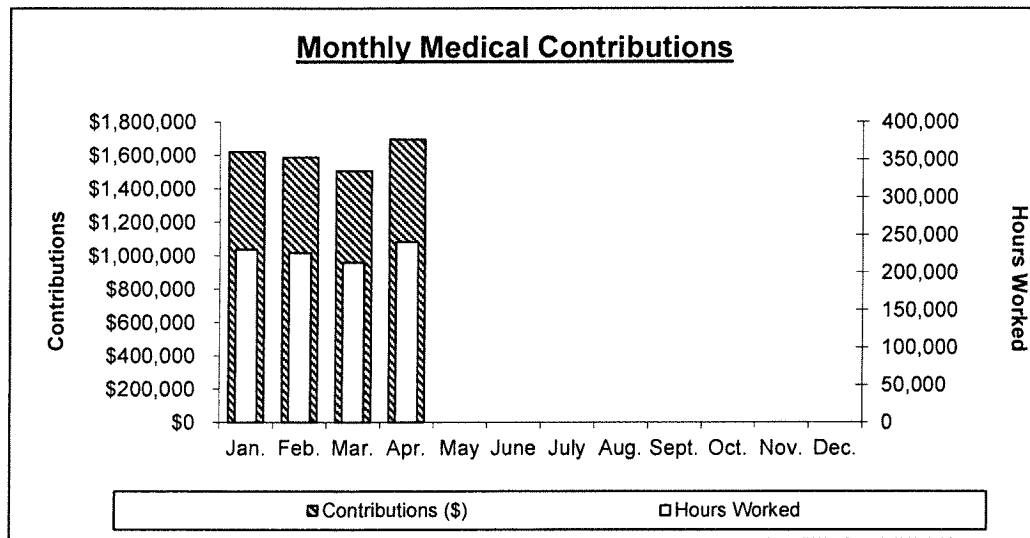
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 17,534,968.58
(B) Monthly Average (A) ÷ 12	1,461,247.38
(C) Adjust for 8.25% Inflation (B) x 1.0825	1,581,800.29
(D) Current Assets at Cost	21,207,090.69
Total Months Reserve (D) ÷ (C)	13.41

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2017

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2016 & Prior	1,417.50	41,860.93	\$7,562.90	\$258,924.24
Dec. 2016 Hours	626.75	229,868.58	\$3,693.13	\$1,621,387.43
Jan. 2017 Hours	3,331.00	220,660.96	\$25,567.15	\$1,561,894.83
Feb. 2017 Hours	30,545.62	213,344.32	\$186,811.67	\$1,498,547.44
Mar. 2017 Hours	204,311.69	204,311.69	\$1,470,713.73	\$1,470,713.73
	<u>240,232.56</u>	<u>910,046.48</u>	<u>1,694,348.58</u>	<u>\$6,411,467.67</u>

Average Hours Per Month	227,511.62		
Projected Hours This Year	2,730,139.44		
Average Contribution Rates		\$7.05295	\$7.04521
Average Contributions Per Month			\$1,602,866.92
Projected Contributions This Year			\$19,234,403.04



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
May 8, 2017

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - April 30, 2017			\$23,638.61
2.	Trustees Fee Checks - Trustees Meeting - May 8, 2017 Eric Eckstein @ \$450.00 Anthony George @ \$450.00 Kari Cordell @ \$450.00 Kenneth Kahl @ \$450.00			450.00 450.00 450.00 450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - May 31, 2017			Blank
4.	Associated Administrators, LLC Refreshments - May 2017			Blank
5.	Aetna Monthly Premium - May 2017	411 Families		464,005.86
6.	NCAS BC/BS Network Management - May 2017	869 Families		4,084.30
7.	The Dental Network Monthly Premium - May 2017	130 Families		3,609.60
8.	laborfirst Monthly Premium - May 2017	560 Bodies		213,616.88
9.	Kaiser Permanente Monthly Premium - May 2017	28 Families		28,159.66
10.	Conifer Value-Based Care, LLC April 2017 Data Warehouse Reporting @ \$1.00 PEPM April 2017 Medical Management - Utilization Review @\$2.00 March 2017 Medical Management Services - MRIOA - Adjustment March 2017 Medical Services - Medical Management March 2017 Case Mangmt. - Personal Health Mangmt. @\$135.00			Blank Blank Blank Blank Blank
11.	Abato, Rubenstein And Abato, P.A. Retainer Fee For Months Of April, May & June, 2017 Fees & Expenses For Months Of Jan., Feb. & March, 2017			3,700.00 3,881.25 7,581.25
12.	Reciprocity Administration Services, Inc. UARS Monthly Service Fee - April, May & June 2017			266.04
13.	Chartwell Investment Partners Quarterly Management Fee - Jan., Feb. and March, 2017			11,814.55
14.	PNC Institutional Investments Custody Fees - January, February & March 2017			3,529.51

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2017

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - April 1, 2017					\$14,804.01
Receipts:					
Medical Fund	54%	\$98,481	24,373.16	\$95,993.84	
Pension Fund	19%	40,237	9,876.79	39,714.12	
Annuity Fund	20%	38,752	9,834.91	38,208.82	
Credit Union	1%	1,849	459.43	1,828.04	
Training Fund	4%	7,395	1,837.73	7,312.18	
Dues Fund	1%	1,849	459.43	1,828.05	
Industry Fund	1%	1,849	459.44	1,828.05	
		<u>\$190,412</u>	<u>\$47,300.89</u>		<u>186,713.10</u>
					<u>\$201,517.11</u>
Expenses:					
Administration		\$178,844	44,711.08	\$178,844.36	
Audit		1,233	0.00	0.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	124.92	
Printing		667	0.00	906.28	
Postage		667	419.00	1,077.07	
Postage - Medical		3,333	461.43	2,038.85	
Rent		0	0.00	0.00	
Bank Service Charges		333	0.00	0.00	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		5,333	0.00	2,124.25	
Total Expenses		<u>\$190,410</u>	<u>\$45,591.51</u>	<u>\$185,115.73</u>	
Interest Income		<u>0</u>	<u>0.00</u>	<u>0.00</u>	
Net Expenses		<u>\$190,410</u>	<u>\$45,591.51</u>		<u>185,115.73</u>
Balance - April 30, 2017					<u>\$16,401.38</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 PNC BANK ACCOUNT 6785876
 APRIL 30, 2017

Balance - March 31, 2017 \$0.00

				Receipts
a.	4/1	Sales and Maturities	(cost \$644,243.91)	\$644,243.91
b.	4/1	Interest Income		583.91
c.	4/1	Cash Transferred From Fund Office		876,000.00
d.	4/1	Interfund Transfer		9,695.40
				<u>\$1,530,523.22</u>

				Disbursements
a.	4/1	Purchases		\$886,279.31
b.	4/7	Cash Transferred To Claims Checking Account		107,000.00
c.	4/7	Wire to Optum Rx		137,678.21
d.	4/7	Wire to CareFirst - Flexlink Claims		23,743.51
e.	4/14	Wire to CareFirst - Flexlink Claims		16,143.87
f.	4/14	Wire to CareFirst - Flexlink Admin		3,132.42
g.	4/14	Cash Transferred To Claims Checking Account		69,000.00
h.	4/19	Wire to Optum Rx		113,862.78
i.	4/19	Cash Transferred To Claims Checking Account		85,000.00
j.	4/19	Wire to CareFirst - Flexlink Claims		23,341.56
k.	4/27	Cash Transferred To Claims Checking Account		42,000.00
l.	4/27	Wire to CareFirst - Flexlink Claims		23,341.56
				<u>\$1,530,523.22</u>

Balance - April 30, 2017 \$0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2017

CLAIMS ANALYSIS

Description	Current Month	2017 - Year To Date		2016 Year To Date	2016	%
		\$	%			
Hospital	\$14,135.34	\$311,965.24	14.37%	\$416,706.02	\$1,250,118.06	20.65%
Out-patient Hosp.	85,060.41	512,770.03	23.62%	323,290.66	969,871.98	16.02%
Medicare	0.00	0.00	0.00%	360.95	1,082.84	0.02%
Lab & X-ray	50,974.37	263,746.08	12.15%	238,772.81	716,318.43	11.83%
Office Visit	57,074.86	243,169.06	11.20%	239,682.83	719,048.50	11.88%
Surgery	42,238.44	193,768.69	8.93%	179,756.65	539,269.96	8.91%
Alcohol Abuse	13.87	35,921.47	1.65%	20,859.27	62,577.82	1.03%
Drug Abuse	15,834.59	46,391.86	2.14%	82,124.79	246,374.38	4.07%
Mental & Nervous	18,398.84	76,072.32	3.50%	63,709.55	191,128.65	3.16%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	34,683.92	147,346.83	6.79%	147,061.86	441,185.59	7.29%
Major Medical	11,906.43	182,501.29	8.41%	121,811.75	365,435.26	6.04%
Sudden & Serious	8,179.61	103,393.07	4.76%	116,517.74	349,553.23	5.77%
Accident	1,056.12	14,163.38	0.65%	14,809.12	44,427.35	0.73%
Immunizations	5,691.06	27,276.26	1.26%	25,333.69	76,001.06	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	322.83	968.50	0.02%
Loss Of Time	4,058.14	12,138.56	0.56%	26,625.83	79,877.50	1.32%
	<u>\$349,306.00</u>	<u>\$2,170,624.14</u>	<u>100.00%</u>	<u>\$2,017,746.35</u>	<u>\$6,053,239.11</u>	<u>100.00%</u>

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
HIGH COST MEDICAL CLAIMS
May 8, 2017
CLAIMS PROCESSED FROM APRIL 1, 2017 TO APRIL 30, 2017

DIAGNOSIS	AMOUNT
ATHEROSCLEROSIS	\$70,044.89
MYOCARDIAL INFARCTION	48,999.01
PULMONARY DISEASE	31,956.11
GALLBLADDER REMOVAL	22,206.19
DEPRESSION	18,037.16
PNEUMONIA	17,650.03
LEIOMYOMA	11,993.14
MYASTHENIA GRAVIS	11,952.72
OPIOID DEPENDENCE	10,641.21
CROHN'S DISEASE	10,589.02
ALCOHOL ABUSE	10,207.76
OBSESSIVE COMPULSIVE DISORDER	10,185.62
TORN CRUCIATE LIGAMENT	9,630.20
GALLBLADDER REMOVAL	9,218.85
ATRIAL FIBRILLATION	9,035.77
HEART FAILURE	8,083.53
PNEUMONIA	7,815.52
KNEE EFFUSION	6,802.40
PARALYTIC ILEUS	5,745.10
OVARIAN CYST	5,115.61
Total	<u>\$335,909.84</u>

RETIREES

10:48:35 May 01 2017

C L A I M A N T U S A G E R E P O R T

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

Summary Range	# Claimants	% T	Dollars Pd.	% T	% GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS	1	0.0038	107412.57	0.2522	1.0000	30	107412.57	1	107412.57	0.49%
50000.00 TO 99999.99	8	0.0000	0.0000	0.0000	0.7477	0.00	0.00	5	29983.01	0.00%
20000.00 TO 49999.99	3	0.0310	149915.05	0.3521	0.7477	226	18739.38	5	29983.01	2.47%
15000.00 TO 19999.99	3	0.0116	33119.30	0.0777	0.3955	52	11039.77	2	16559.65	0.99%
10000.00 TO 14999.99	4	0.0155	26378.17	0.0519	0.2595	29	8263.57	2	12395.35	0.99%
5000.00 TO 9999.99	10	0.0387	27464.21	0.0645	0.1975	80	6594.54	4	6594.54	1.98%
2500.00 TO 4999.99	29	0.1124	25675.16	0.0603	0.1330	113	2746.42	7	3923.46	3.46%
1000.00 TO 2499.99	24	0.0930	11439.12	0.0268	0.0727	157	885.35	17	1510.30	8.41%
500.00 TO 999.99	159	0.6162	19542.10	0.0459	0.0459	106	476.63	17	672.89	8.41%
10.00 TO 499.99	17	0.0658	0.00	0.0000	0.0000	256	122.91	130	150.32	64.35%
0.00 TO 9.99	258		425736.38			33	0.00	17	0.00	8.41%
UNDER 0.00						1082	1650.14	202	2107.61	100.00%
	258		425736.38			1082	0.00		0.00	0.00%
							1650.14	202	2107.61	100.00%

TOTAL

10:49:54 May 01 2017

C L A I M A N T U S A G E R E P O R T

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

Summary Range	# Claimants	% T	Dollars Pd.	% T	% GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS	4	0.0022	240309.93	0.1080	1.0000	59	60077.48	2	120154.97	0.20%
50000.00 TO 99999.99	11	0.0062	235561.16	0.1059	0.8919	131	21414.65	3	78520.39	0.31%
20000.00 TO 49999.99	43	0.0246	554472.79	0.2493	0.7859	834	12894.72	18	30804.04	1.86%
15000.00 TO 19999.99	19	0.0108	117978.24	0.0530	0.5366	195	6209.38	7	16854.03	0.72%
10000.00 TO 14999.99	39	0.0223	190379.19	0.0856	0.4835	399	4881.52	15	12631.95	1.55%
5000.00 TO 9999.99	75	0.0429	211377.11	0.0950	0.3979	679	2818.36	30	7045.90	3.11%
2500.00 TO 4999.99	187	0.1069	265444.71	0.1193	0.3029	1412	1419.49	76	3492.69	7.88%
1000.00 TO 2499.99	328	0.1876	216923.36	0.0975	0.1835	1625	661.35	141	1538.46	14.62%
500.00 TO 999.99	322	0.1842	109340.22	0.0491	0.0859	1143	339.57	153	714.64	15.87%
10.00 TO 499.99	642	0.3672	81824.24	0.0367	0.0368	1239	127.45	446	183.46	46.26%
0.00 TO 9.99	78	0.0446	29.94	0.0000	0.0000	150	0.38	73	0.41	7.57%
UNDER 0.00	1748		2223640.89			7866	1272.11	964	2306.68	100.00%
	1748		2223640.89			7866	0.00		0.00	0.00%
							1272.11	964	2306.68	100.00%

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 DELINQUENT CONTRACTORS
 AS OF APRIL 30, 2017

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Bay Area Mechanical Services	Mar-17		
2. Capitol Refrigeration Inc.	Mar-17	\$6,000.00	5/5/2017
3. CRW Mechanical Inc.	Mar-17	No Men	
4. Enviser	Mar-17		
5. Excel Mechanical Contractors	Mar-17	\$8,146.17	5/3/2017
6. Industrial Refrigeration	Mar-17	\$42,264.47	5/4/2017
7. RSC Electrical & Mechanical	Mar-17		
8. South Mountain Mechanical	Sep-16		Agreement
South Mountain Mechanical	Oct-16		Agreement
South Mountain Mechanical	Mar-17	\$7,638.93	5/3/2017
9. Statewide Mechanical Inc.	Mar-17		
10. Stone Services, Inc.	Jul-16		Agreement
Stone Services, Inc.	Aug-16		Agreement
Stone Services, Inc.	Mar-17		
11. Truskey Inc.	Feb-17		
Truskey Inc.	Mar-17		

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

Brian G. Wilking
Name (First, Middle initial, Last) Social Security Number
14382 Curvin Drive Stewartstown PA 17363-9434
Address City State Zip Code
12/26/1961 717-324-9107 11-11-1986
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 8-19-1989

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)
SON	AUSTIN W. WILKING		12/15/1993
SON	BRADY P. WILKING		12/4/1996
WIFE	LYNN E. WILKING		12/28/1966

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

Name	Policy Number	Name of Insurance	Policy Holder's Name

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

I certify that the above persons listed as dependents are my wife and/or children and that I will retire and permanently withdraw from active employment under the Plumbers & Steamfitters industry within the State of Maryland and any intersecting metropolitan areas on the 1st day of April 2017.

Brian B. Wilking
Signature

1-16-2017
Date

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

Retirement Effective Date: April 1, 2017

Type of Retirement: SERVICE

Age: 55
31 = 491.58 x L
86 = 983.12
JAN 19 2017

Approved for Retirement Status: ☒ Normal ☐ Disability

SERVICE ELIC THRU 5/31/2017

Chairman _____

Date _____

Plumbers & Steamfitters Local 486

Pension Fund

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

AA LLC

AUG 22 2016

11/17 DOR
(12/31/16 row)

APPLICATION FOR RETIREMENT PENSION

NAME: Kenneth MARTIN Sellers
(First) (Middle) (Last)

ADDRESS: 200 Delaware Ave

HARRINGTON DE 19952-1201
(CITY) (STATE) (ZIP CODE)

SOCIAL SECURITY NO. _____ - 0031 PHONE NO. 302-236-6808

DATE OF BIRTH 10-28-1954 (Copy of Birth Certificate Required)

INITIATION DATE 02-12-1974

DATE I STOPPED WORK UNDER 486's JURISDICTION 12/31/2016

CHECK ONE: _____ PLUMBER X 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

SPOUSE'S DATE OF BIRTH 04/17/1955 (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 December 31 20 16.

08 02-2016
Date

Kenneth M Sellers
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 \$ 2390 .00 PER MONTH & LUMP SUM OF \$ _____ STARTING ON THE FIRST DAY OF March, 20 17.

APPROVAL DATE: _____

CHAIRMAN: Mark Graham

SECRETARY: [Signature]

NO EIC FOR RETIREE MEDICAL

NAME:
REGARDING:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

LOCAL: 486
STATUS: Full Time

ISSUE: Prescription Benefit - Excluded Medication

#Rx17/112-2065

FUND RULE:

Charges Not Covered

Prescription Drug benefits are not payable for:

* vitamins, minerals, dietary supplements, cosmetics or beauty aids;

* injectible drugs, with the following exceptions:

- Methotrexate
- Enbrel, for the treatment of rheumatoid arthritis
- Testosterone Enanthate (on a case by case basis only) for the treatment of sexual dysfunction
- Lupron Depot (on a case by case basis only) for the treatment of fibroids
- Rebetrone, to treat Hepatitis C
- Avonex, for the treatment of multiple sclerosis
- Humira

(Plumbers and Steamfitters Local 486 Medical Plan SPD, Page 22)

SUMMARY: Appeal Received: April 14, 2017

The participant is appealing for coverage of injectible B12. The participant states, "My body does not make vitamin B. Without the proper vitamin B12 in my body, it [affects] my nervous system and effects the way I walk. . . I give myself a 1,000 mg injection two times a month. Optum Rx used to supply me with this prescription."

Optum Rx advised they have no record of an order for this medication for the participant.

After the appeal was received, the Fund office advised the participant that a letter was needed from his physician to explain that injectible B12 is medically necessary in his case. The participant refused to request a letter of medical necessity from his physician. He stated that the order from his doctor for the medication is enough to prove that he needs it.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS:

NAME:
REGARDING:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

LOCAL: 486
STATUS: Full Time

ISSUE: Eligibility - Dependent Coverage

#E17/117-1457

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: April 27, 2017

The participant's spouse is appealing for retroactive dependent coverage for his son to be effective, February 15, 2017 (his date of birth). The participant's spouse states that her husband was working and attending evening classes as an apprentice after their son was born, and they had another child who was eighteen months old to care for. She states that their newborn was failing to gain weight, which required extra visits to the doctor. She states, "While these events are no excuse for our delayed return of [enrollment forms], it is my sincere hope that you can understand how life can sometimes take over and cause a mistake like this."

Fund records indicate a completed enrollment form was received for the participant's son on April 13, 2017. The participant's son was set up for coverage effective, April 1, 2017.

ACTION: Approved ☐ Denied ☐ Tabled ☐
COMMENTS:

NAME:
REGARDING:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

LOCAL: 486
STATUS: Full Time

ISSUE: Medical – Subrogation, Lien Reduction Request #M17/114-9624

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: April 14, 2017

The attorney for the participant's spouse, Mandi M. Porter, is appealing to be allowed a one-third (1/3) reduction in the Fund's lien amount related to medical claims paid in connection with a third party accident on December 11, 2013. The participant's attorney states, "We are requesting that your company approve a one-third reduction of the total lien amount. This would leave a balance of \$6,723.34 that our office would forward to you upon settlement."

The lien amount for paid medical claims for the participant's spouse in connection with a third party accident on December 11, 2013 is \$10,081.56..

ACTION: Approved ☐ Denied ☐ Tabled ☐
COMMENTS: