

**Plumbers & Steamfitters Local 486
Medical Fund
Board of Trustees Meeting
May 13, 2019**

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

May 13, 2019

- A. ROLL CALL
- B. READING OF THE MINUTES – April 8, 2019
- C. ADMINISTRATION REPORTS
 - 1. Medical Fund Cash Balance – April 30, 2019
 - 2. Medical Fund Schedules – April 30, 2019
 - 3. Medical Fund Bills To Be Approved & Paid – May 13, 2019
 - 4. Administrative Cash Balance – April 30, 2019
 - 5. Principal Account Activity – April 30, 2019
 - 6. Claims Analysis – April 2019
 - 7. Claimant Usage Report – April 30, 2019
 - 8. High Cost Medical Claims – April 2019
 - 9. Bolton Partners – Projected vs. Actual – April 30, 2019
- D. UNFINISHED BUSINESS
 - 1. Delinquent Contractors
- E. NEW BUSINESS
 - 1. Deaths: Douglas Algier, 3/24/2019, age 85
James Boddie, 4/22/2019, age 80
Robert Diem, 5/01/2019, age 75
Louis Milstreed, 4/04/2019, age 81
Mary Niederwemmer, 3/07/2019, age 57
Edward Zimmer, Jr., 04/30/2019, age 85
 - 2. Retirements: Fearl Bradley, age 62, Normal, Not Eligible
Daniel Dietrich, age 56, Service, Eligible
Jeffrey Reed, age 56, Service, Not Eligible
David Ziolkowski, age 56, Service, Eligible
 - 3. Retiree Contribution Rates
 - 4. Segal Select Insurance – Cyber Liability, Michael Lester
 - 5. Optum Rx – 2018 Plan Performance Review, Marco Perez and Adam Towner
 - 6. Educational Video Production
 - 7. Appeals
 - 8. Questions
 - 9. Date of Next Meeting – June 10, 2019 at 2:00 p.m.
July 9, 2019 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, C. Daniel, E. Eckstein, D. Fischer, A. George, K. Kahl, M. Rinker, W. Welsh

Others Attending: K. Bradley, M. Hamilton, D. Jensen, K. Phillips, M. Lynne, D. Welch, R. Whyte

The Trustees met on April 8, 2019 at the office of the Administrative Manager.

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

A. The Minutes of the meeting of March 11, 2019 were approved as presented.

Ms. Roseanne Whyte and Ms. Michele Hamilton from Conifer Health Solutions distributed and discussed the Plan Performance Review for the 2018 Plan Year. Ms. Whyte discussed the utilization management activity, population trend factors, risk stratification, historical financial activity and top claimants. She reviewed the cost drivers for the Plan year 2018 compared to the 2017 Plan year. She noted that the category of care of medicine experienced a 30% decrease in cost, however the utilization increased by 20%. The Trustees requested a listing of all cost drivers in the medicine category of care. The Trustees noted that there was a 574% increase in the ambulance category of care and requested additional information regarding the increase.

Ms. Hamilton discussed preventive screening compliance and medical management. She noted that Conifer Health Solutions' personal health nurses engaged 60% of the members they were able to reach. Ms. Hamilton noted that the return on investment for January 1, 2018 to December 31, 2018 was 5.84% and the total savings was \$578,019.

Ms. Hamilton distributed and discussed a member outreach letter that would provide information regarding Conifer Health Solutions, the services they offer and an introduction to the personal health nurse that would be reaching out to them or that they could contact for medical management support. She also discussed a gap in care letter personalized for each member that informs them of the

vaccinations, tests and screening benefits available through the Plan and the services that they are due to schedule.

The Trustees thanked Ms. Whyte and Ms. Hamilton for their presentation and they were excused from the meeting.

A motion was made to have Conifer Health Solutions mail the member outreach letter to the participants including a more detailed list of available services. (mua)

- 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 for March 2019 were accepted. Trustees receiving compensation recused themselves from the votes related to their payments.

Mr. Lynne reviewed the Projected vs. Actual Results for the three months ended March 31, 2019 assuming 2,600,000 hours.

C. Unfinished Business

- 1. Ms. Bradley reported on the current delinquencies, including Capitol Refrigeration, M&E Sales, Inc., South Mountain, Stone Services, and Verticon, Inc. She reported that Bay Area Mechanical Services had paid their payment agreement in full, and after discussion, the Trustees agreed that the bond claim would be withdrawn upon receipt of interest and attorneys' fees. Ms. Bradley reported that counsel is currently negotiating a settlement agreement with Verticon and its bonding company. Ms. Bradley noted that contributions had not been received for January and February from Capitol Refrigeration, Inc., M& E Sales and South Mountain Mechanical. Demand letters will be sent, and bond claims will be considered by the Board if any contractors are at least three months delinquent in contributions.

D. New Business

- 1. Deaths: Mary Simms Lewis – 2/22/2019, age 96
Michael Morris – 2/25/2019, age 77

2. Retirements: Richard Davis, Normal, Not Eligible
C. Steven George, Normal, Eligible
Stewart Sutherland, Normal, Eligible
3. Ms. Welch discussed the informational video production that the Trustees approved at the Joint Funds Meeting and distributed a listing of six companies and the quotes they proposed to complete eighteen informational videos. She noted that she requested sample videos from each of the companies that submitted a proposal.

The Trustees requested that the proposals be circulated via email with the sample videos once they are all received and they will select candidates to present proposals at the next Board meeting.

4. Appeal #M19/125-9263 The participant's spouse is appealing denial of claims for dietary counseling services. The participant's spouse states that these services are necessary in order for her to complete the six months of dietary/nutrition services required to go forward with bariatric surgery. Included with the appeal was a letter of medical necessity from Jana Wolff, RDN, LDN. Ms. Wolff states in part that dietary/nutrition counseling can improve health outcomes significantly as the patient will get all information and education necessary to be successful with bariatric surgery.

Fund records indicate Greater Baltimore Medical Center submitted claims for monthly office visits from December 17, 2018 through March 20, 2019 with the diagnoses "Morbid (severe) obesity due to excess calories, obstructive sleep apnea, pure hypercholesterolemia, body mass index (BMI) 60.0-69.9, and dietary counseling and surveillance." The claims were denied because services associated with any elective surgical procedure intended primarily for the treatment of morbid obesity are not covered under the Plan, unless deemed medically necessary by Conifer Health Solutions.

Note: According to Conifer Health Solutions, pre-operative nutrition evaluation/support is required for bariatric surgery to be considered medically necessary. Generally, one visit per month for six months is required. To date, Conifer Health Solutions has not certified medical necessity of the proposed bariatric surgical procedure.

After a lengthy discussion, the Trustees voted to approve the six nutrition counseling service visits required to complete the gastric bypass surgery medical necessity process by Conifer Health Solutions. (mua)

Upon further discussion a motion was made and passed unanimously that effective July 1, 2019 nutrition evaluation and support recommended to determine the medical necessity of gastric bypass surgery will be covered at the level of one visit per month for a six-month period.

5. Dates of the next meetings:
 May 13, 2019 at 2:00 p.m.
 June 10, 2019 at 2:00 p.m.

6. Adjournment: 3:35 p.m.

Respectfully submitted,

Dawn R. Welch
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2019

		2019	2018	
	Current Month	Year To Date	Year To Date	
Receipts:				
Employer Contributions	\$2,049,231.71	\$6,941,437.40	\$7,182,824	
Less Reciprocals Paid Out	(53,597.45)	(209,809.16)	(331,309)	
Reciprocal Contributions	86,425.27	488,491.46	246,004	
Employee Contributions	1,100.00	6,050.00	8,838	
Retiree Self Payments	118,990.87	475,641.95	433,363	
COBRA Contributions	562.70	2,250.80	3,187	
Investment Income	106,734.10	325,324.50	312,366	
Realized Gains & Losses	2,247.01	(32,163.74)	(86,182)	
Unclaimed Property	0.00	0.00	0	
Litigation Settlement Proceeds	0.00	0.00	0	
	<u>\$2,311,694.21</u>	<u>\$7,997,223.21</u>	<u>\$7,769,091</u>	
Providers				
Disbursements:				
	\$1,038,025.62	\$3,480,135.55	\$2,789,758	
	\$0.00	\$0.00	\$0	
CareFirst BC/BS	Flexlink Fees	\$5,359.79	\$24,032.04	\$22,624
Kaiser	H. M. O.	122,730.99	487,965.46	2,340,416
Aetna	H. M. O. Rebate	0.00	(9,884.11)	(204,736)
Labor First	Labor First	227,449.06	906,369.56	867,161
OptumRx	Prescription Drugs	345,163.07	1,054,540.99	696,107
Cigna Dental	Dental P. P. O.	5,021.64	10,035.88	16,032
NCAS	P. P. O.	5,940.80	23,876.00	17,523
Conifer	Utilization Reviews	2,960.00	11,723.90	8,025
Conifer	Health Management Fees	7,268.41	30,948.41	26,579
ASMED	Claims Repricing	18,543.61	26,655.76	17,633
NVA	Vision Claims	4,353.21	4,353.21	0
	<u>1,782,816.20</u>	<u>6,050,752.65</u>	<u>6,597,122.00</u>	
	Actuarial & Consulting	17,000.00	17,000.00	0
AA, LLC	Administration	31,005.38	117,589.30	101,186
WCS, CPA	Audit	0.00	800.00	6,400
IFEBP	Conference Expenses	10,530.00	10,530.00	7,304
NCCMP	Dues	0.00	750.00	707
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	16,808.54	5,934
Zurich North America	Fidelity Bond	0.00	0.00	0
PNC/Chart/Col./Boyd	Investment Manager Fees	2,611.59	18,066.99	23,422
IPS	Investment Performance Fees	0.00	12,500.00	4,167
Abato, R & A	Legal Fees & Expenses	0.00	8,744.75	13,517
AA, LLC	Meeting Expenses	0.00	300.00	300
AA, LLC	Office Expenses	97.15	380.96	360
AA, LLC	Postage	137.75	3,627.06	2,752
Dept of Treasury	PCORI Fees	0.00	0.00	1,733
Schmitz Press	Printing Expenses	1,105.80	3,616.48	4,696
Recip. Admin. Svcs.	UA Reciprocity Program	0.00	0.00	404
PNC & BoA	Bank Charges	245.60	772.04	461
	Trustee Fees - Eric Eckstein	450.00	2,250.00	1,650
	Anthony George	450.00	2,250.00	1,650
	Kenneth Kahl	450.00	2,250.00	1,650
	Kari Cordell	450.00	2,250.00	1,650
	<u>64,533.27</u>	<u>220,486.12</u>	<u>179,943.00</u>	
Total Disbursements	<u>\$1,847,349.47</u>	<u>\$6,271,238.77</u>	<u>\$6,777,065.00</u>	
Increase (Decrease) In Cash	<u>\$464,344.74</u>	<u>\$1,725,984.44</u>	<u>\$992,026</u>	
Balance - December 31, 2018		26,298,316.35		
Balance - April 30, 2019		<u>\$28,024,300.79</u>		
CASH BALANCE CONSISTING OF:				
Cash - Operating & Claims Checking Accounts		\$1,665,029.74		
Cash - Principal Cash Account		2,625,000.00		
PNC Bank - Marketable Securities At Cost		19,118,720.05		
Boyd Watterson		4,615,551.00		
Accounts Receivable		0.00		
Less Loss of Time FICA Payable		0.00		
		<u>\$28,024,300.79</u>		

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2019

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	\$106,734.10	\$325,324.50
	\$106,734.10	\$325,324.50
Realized Gains	2,247.01	(32,163.74)
	\$108,981.11	\$293,160.76
Market Value of Fund as of December 31, 2018		\$ 25,872,001.20
Market Value of Fund as of Apr 30, 2019		28,027,066.00
Increase (Decrease) in Market Value of Fund		2,155,064.80
Less Net Income (Loss) on Cash Basis		1,725,984.44
Unrealized Gain or (Loss)		\$ 429,080.36

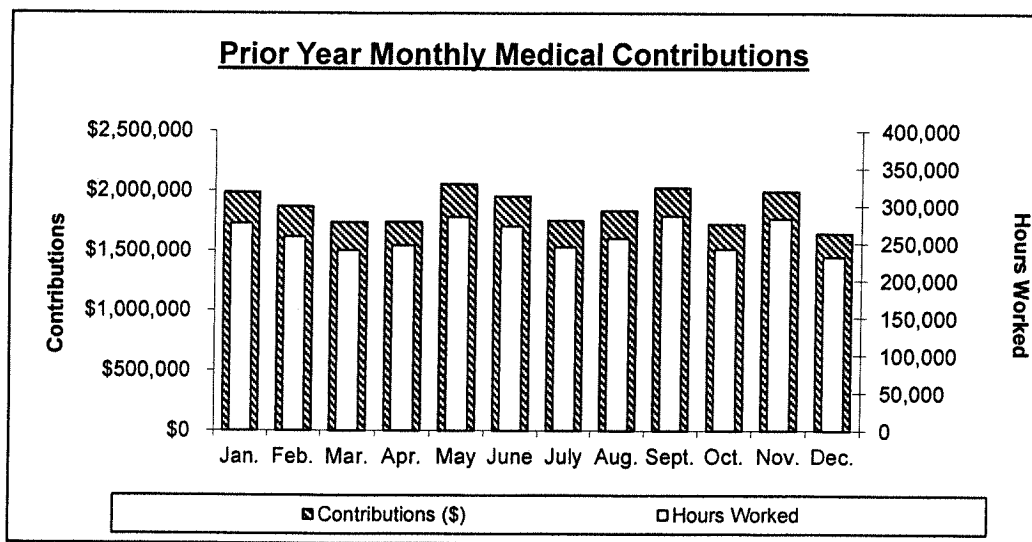
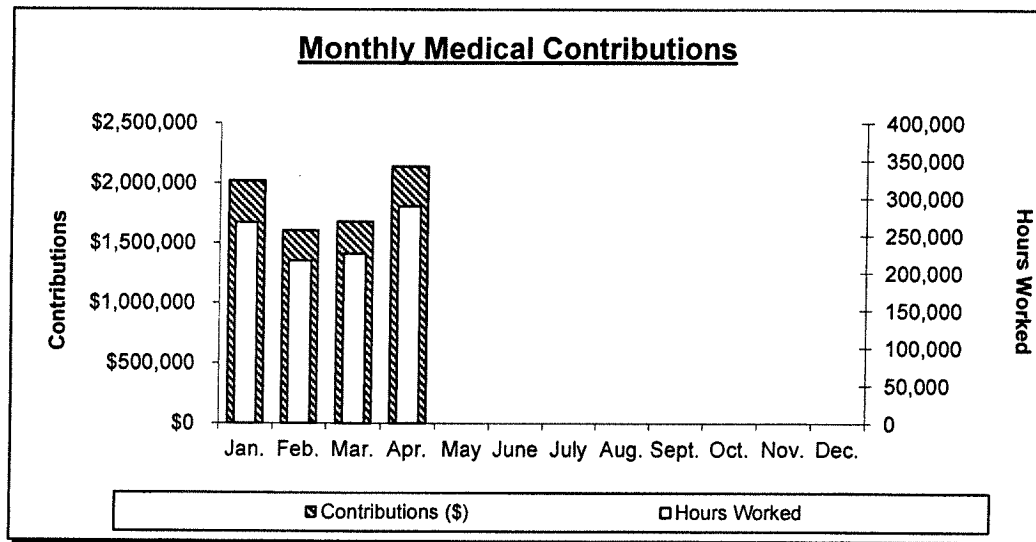
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 19,511,177.09
(B) Monthly Average (A) ÷ 12	1,625,931.42
(C) Adjust for 7.40% Inflation (B) x 1.074	1,746,250.35
(D) Current Assets at Cost	28,024,300.79
Total Months Reserve (D) ÷ (C)	16.05

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2019

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2018 & Prior	2,085.50	72,793.74	\$13,000.93	\$544,177.20
Dec. 2018 Hours	1,546.50	232,202.07	\$12,318.04	\$1,751,843.36
Jan. 2019 Hours	2,369.25	223,640.75	\$20,162.32	\$1,664,373.78
Feb. 2019 Hours	36,585.76	223,445.96	\$267,051.61	\$1,651,360.44
Mar. 2019 Hours	246,374.75	246,374.75	\$1,824,224.08	\$1,824,224.08
	288,961.76	998,457.27	2,136,756.98	\$7,435,978.86

Average Hours Per Month	249,614.32		
Projected Hours This Year	2,995,371.84		
Average Contribution Rates		\$7.39460	\$7.44747
Average Contributions Per Month			\$1,858,994.72
Projected Contributions This Year			\$22,307,936.64



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
May 13, 2019

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - April 2019		30,117.29
2.	Trustees Fee Checks - Trustees Meeting - May 13, 2019 Eric Eckstein @ \$450.00 Eric Eckstein @ \$450.00 - RFP Subcommittee - 3/29, 4/18, 4/19, 4/24, 4/26 Anthony George @ \$450.00 Kari Cordell @ \$450.00 Kari Cordell @ \$450.00 - RFP Subcommittee - 3/29, 4/18, 4/19, 4/24, 4/26 Kenneth Kahl @ \$450.00		450.00 2,250.00 450.00 450.00 2,250.00 450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - May 2019		Blank
4.	Associated Administrators, LLC Refreshments - May 2019		Blank
5.	Conference Expenses K. Cordell - IFEBP Conference Registration & Hotel Deposit K. Kahl - IFEBP Conference Registration & Hotel Deposit C. Daniel - IFEBP Conference Registration & Hotel Deposit		3,510.00 3,510.00 3,510.00
6.	NCAS BC/BS Network Management - May 2019	1280 Eligibles	6,016.00
7.	Labor First, LLC. Monthly Premium - May 2019	570 Bodies	225,777.58
8.	Kaiser Permanente Monthly Premium - May 2019	116 Families	121,482.66
9.	CIGNA Dental Health, Inc. Charges for May 2019	1700	2,530.80
10.	Conifer Value-Based Care, LLC April 2019 Data Warehouse Reporting @1.03 Medical Management Fees, Utilization Review - April 2019		1,539.85 3,020.00
11.	Chartwell Investment Partners Investment Management Fee for the Period Ending March 31, 2019 Investment Management Fee for the Period Ending March 31, 2019		2,680.52 13,218.07
12.	Abato, Rubenstein And Abato, P.A. Retainer Fee For Months of January, February and March 2019 Joint Funds Litigation Fees Expenses		4,000.00 7,654.16 766.28
13.	Reciprocity Administration Services, Inc. UARS Monthly Fee - April, May and June 2019 UARS Monthly Fee - January, February and March balance due		310.02 188.65
14.	Delaware Valley Healthcare Coalition 2019 Membership Dues		250.00

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
May 13, 2019

15.	Associated Administrators, LLC Refreshments - April 8, 2019	62.05
16.	ASMED Health, LLC Claims Repricing Batch 390 Claims Repricing Batch 391	5,158.88 2,515.48
17.	NVA National Vision Administrators, LLC Charges, Fees and Adjustments for 3/1-3/15, 2019 Charges, Fees and Adjustments for 3/16-3/31, 2019 Contract Count, Additions & Postage	4,795.03 4,529.96 861.74
18.	Reciprocals January 2019 & Prior Plumbers and Steamfitters Local #130 H & W Fund Plumbers and Steamfitters Local #155 H & W Fund Plumbers and Steamfitters Local #198 H & W Fund Plumbers and Steamfitters Local #354 H & W Fund Plumbers and Steamfitters Local #489 H & W Fund Plumbers and Steamfitters Local #520 H & W Fund Plumbers and Steamfitters Local #597 H & W Fund Plumbers and Steamfitters Local #5 H & W Fund Plumbers and Steamfitters Local #602 H & W Fund Plumbers and Steamfitters Local #9 H & W Fund	3,761.42 1,174.38 3,659.30 148.50 2,045.84 1,208.42 5,710.21 40,975.56 48,241.09 1,514.78

Accounting for March 2019 Checks

Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - April 30, 2019	2,625,000.00
Conifer Value-Based Care, LLC Medical Management Fees - Personal Health Management - March 2019	8,563.50

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2019

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - Janaury 1, 2019					\$13,475.94
Receipts:					
Medical Fund	54%	\$121,850	31,005.38	\$117,589.30	
Pension Fund	19%	43,279	11,646.03	43,914.51	
Annuity Fund	20%	41,872	11,286.12	42,495.36	
Credit Union	1%	1,927	473.42	1,914.22	
Training Fund	4%	7,708	1,893.67	7,656.86	
Dues Fund	1%	1,927	473.42	1,914.22	
Industry Fund	1%	1,927	473.42	1,914.22	
		<u>\$220,490</u>	<u>\$57,251</u>		217,398.69
					<u>\$230,874.63</u>
Expenses:					
Administration		\$204,786	51,196.50	\$204,786.00	
Audit		1,217	0.00	400.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	0.00	
Printing		667	0.00	226.34	
Postage		667	0.00	126.73	
Postage - Medical		2,333	918.88	2,845.00	
Rent		0	0.00	0.00	
Bank Service Charges		821	0.00	0.00	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		10,000	1,822.50	14,455.55	
Total Expenses		<u>\$220,491</u>	<u>\$53,937.88</u>	<u>\$222,839.62</u>	
Interest Income		0	0.00	0.00	
Net Expenses		<u>\$220,491</u>	<u>\$53,937.88</u>		222,839.62
Balance - April 30, 2019					<u>\$8,035.01</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 PNC BANK ACCOUNT 6785876
 APRIL 30, 2019

Balance - March 31, 2019 \$0.00

			Receipts
a.	4/1	Sales and Maturities (cost \$7,579,031.02)	\$7,579,031.02
b.	4/1	Interest Income	2,059.17
c.	4/1	Cash Transferred From Fund Office	2,263,000.00
			<u>\$9,844,090.19</u>

			Disbursements
a.	4/1	Purchases	\$8,465,059.17
b.	4/5	Wire to CareFirst - Flexlink Claims	30,821.77
c.	4/5	Wire to Optum Rx	153,816.41
d.	4/5	Cash Transferred To Claims Checking Account	110,000.00
e.	4/11	Cash Transferred To Claims Checking Account	283,000.00
f.	4/11	Wire to CareFirst - Flexlink Claims	31,467.86
g.	4/19	Wire to CareFirst - Flexlink Claims	48,720.96
h.	4/19	Cash Transferred To Claims Checking Account	233,000.00
i.	4/26	Wire to Optum Rx	191,346.66
j.	4/26	Wire to CareFirst - Flexlink Claims	56,867.44
k.	4/26	Wire to CareFirst - Flexlink Admin	4,989.92
l.	4/26	Cash Transferred To Claims Checking Account	235,000.00
			<u>\$9,844,090.19</u>

Balance - April 30, 2019 \$0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE FOUR MONTHS ENDED APRIL 30, 2019

CLAIMS ANALYSIS

Description	Current Month	2019 - Year To Date		2018 Year To Date	2018	%
		\$	%			
Hospital	\$187,605.86	\$688,376.48	19.79%	\$541,631.84	\$1,624,895.52	20.65%
Out-patient Hosp.	240,021.46	554,422.72	15.94%	487,389.01	1,462,167.02	16.02%
Medicare	0.00	0.00	0.00%	0.00	0.00	0.02%
Lab & X-ray	93,975.95	331,784.18	9.54%	275,619.21	826,857.62	11.83%
Office Visit	112,677.44	369,587.34	10.62%	305,209.22	915,627.66	11.88%
Surgery	116,177.33	340,336.89	9.78%	277,692.83	833,078.50	8.91%
Alcohol Abuse	0.00	2,865.00	0.08%	16,473.53	49,420.60	1.03%
Drug Abuse	113,272.05	335,517.80	9.64%	168,589.38	505,768.14	4.07%
Mental & Nervous	26,612.59	146,868.67	4.22%	124,856.20	374,568.59	3.16%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	59,414.78	230,314.59	6.62%	173,616.46	520,849.39	7.29%
Major Medical	35,966.02	161,128.79	4.63%	181,676.18	545,028.53	6.04%
Sudden & Serious	30,010.84	165,253.51	4.75%	135,036.89	405,110.66	5.77%
Accident	5,170.66	36,598.87	1.05%	16,716.63	50,149.90	0.73%
Immunizations	14,279.68	81,384.48	2.34%	62,465.08	187,395.25	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	0.00	0.00	0.02%
Loss Of Time	8,120.62	34,770.68	1.00%	35,544.79	106,634.36	1.32%
	<u>\$1,043,305.28</u>	<u>\$3,479,210.00</u>	<u>100.00%</u>	<u>\$2,802,517.25</u>	<u>\$8,407,551.74</u>	<u>100.00%</u>

RETIREES

CLAIMANT USAGE REPORT												PAGE - 17	
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	0.0139	26548.30	0.1507	1.0000	40	13274.15	1	26548.30	0.88%		
15000.00 TO 19999.99		3	0.0209	35661.65	0.2034	0.8492	20	11887.22	2	17830.83	1.76%		
10000.00 TO 14999.99		5	0.0349	33470.13	0.1899	0.6468	50	6694.03	3	11156.71	2.65%		
5000.00 TO 9999.99		4	0.0279	18458.82	0.1047	0.4568	46	4614.71	3	6152.94	2.65%		
2500.00 TO 4999.99		8	0.0559	21342.91	0.1211	0.3520	128	2667.86	6	3557.15	5.30%		
1000.00 TO 2499.99		20	0.1398	20854.46	0.1183	0.2309	146	1042.72	13	1604.19	11.50%		
500.00 TO 999.99		22	0.1538	9510.91	0.0539	0.1125	105	432.31	14	679.35	12.38%		
10.00 TO 499.99		59	0.4825	10314.89	0.0585	0.0585	133	149.49	61	169.10	53.98%		
0.00 TO 9.99		10	0.0699	2.42	0.0000	0.0000	16	0.24	10	0.24	8.84%		
							684	1231.92	113	1558.98	100.00%		
UNDER 0.00													
		143		176164.49				0.00		0.00	0.00%		
							684	1231.92	113	1558.98	100.00%		

TOTAL											
C L A I M A N T U S A G E R E P O R T											
P A G E - 1 6 0											
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	5	0.0020	260150.36	0.0736	1.0000	181	52030.07	2	130075.18	0.15%	
50000.00 TO 99999.99	13	0.0053	567262.24	0.1605	0.9263	306	43635.56	8	70907.78	0.62%	
20000.00 TO 49999.99	63	0.0261	897837.72	0.2541	0.7657	871	14251.39	31	28962.51	2.42%	
15000.00 TO 19999.99	27	0.0111	194068.39	0.0549	0.5115	268	7187.72	11	17642.58	0.86%	
10000.00 TO 14999.99	63	0.0261	263702.54	0.0746	0.4566	470	4185.75	22	11986.48	1.72%	
5000.00 TO 9999.99	147	0.0609	332379.11	0.0940	0.3820	1208	2261.08	48	6924.56	3.75%	
2500.00 TO 4999.99	270	0.1119	360494.20	0.1020	0.2879	2023	1335.16	102	3534.26	7.97%	
1000.00 TO 2499.99	624	0.2587	405688.56	0.1148	0.1858	3225	650.14	248	1635.84	19.39%	
500.00 TO 999.99	394	0.1633	137785.42	0.0390	0.0710	1411	349.71	190	725.19	14.85%	
10.00 TO 499.99	729	0.3022	112972.37	0.0319	0.0319	1479	154.97	541	208.82	42.23%	
0.00 TO 9.99	77	0.0319	58.28	0.0000	0.0000	147	0.76	76	0.77	5.94%	
	2412		3532399.19			11589	1464.51	1279	2761.84	100.00%	
UNDER 0.00							0.00		0.00	0.00%	
	2412		3532399.19			11589	1464.51	1279	2761.84	100.00%	

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
FEBRUARY HIGH COST MEDICAL CLAIMS
May 13, 2019

DIAGNOSIS	AMOUNT
OPIOID DEPENDENCE	\$80,829.00
LEUKEMIA/ SEPSIS	65,353.15
PRE-ECLAMPSIA	44,451.29
ATHEROSCLEROSIS	34,066.50
LUNG CANCER	30,976.46
ALCOHOL DEPENDENCE	29,120.00
PROSTATE CANCER	26,216.27
BENIGN COLON NEOPLASM	24,168.72
PROSTATE CANCER	23,107.40
TORN ACL	23,106.98
INCISIONAL HERNIA	20,288.15
HYDRONEPHROSIS	19,054.82
OPIOID DEPENDENCE	17,354.39
SKIN CANCER	16,659.27
PRE-ECLAMPSIA	16,560.58
CHOLESTEATOMA	16,311.75
PANCREATITIS	14,921.69
KNEE REPLACEMENT	14,396.11
MYASTHENIA GRAVIS	11,275.80
DEEP PHLEBOTHROMBOSIS	10,853.76
CROHN'S DISEASE	10,674.50
CHEST PAIN	10,324.98
SPINAL STENOSIS	8,799.78
EPIDERMAL CYST	8,377.07
PSORIATIC ARTHRITIS	8,092.21
KIDNEY STONES	6,607.87
DIABETES	6,310.13
ULCERATIVE PANCOLITIS	6,285.42
NEUROMUSCULAR BLADDER	6,218.41
IRIS CYST	5,786.78
INTERVERTEBRAL DISC DISORDER	5,785.59
VAGINAL DELIVERY	5,613.51
UMBILICAL HERNIA	5,408.23
OPEN WOUND OF SCROTUM	5,342.99
VULVA ABSCESS	5,179.07
Total	\$643,878.63

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 DELINQUENT CONTRACTORS
 AS OF APRIL 30, 2019

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Bay Area Mechanical Services	Mar-19		
2. Capitol Refrigeration, Inc.	Feb-19		5/3/2019
Capitol Refrigeration, Inc.	Mar-19		
3. Day & Zimmerman NPS, Inc.	Mar-19		
4. M&E Sales, Inc	Jan-19		
M&E Sales, Inc	Feb-19		
M&E Sales, Inc	Mar-19		
5. South Mountain Mechanical	Jan-19		5/6/2019
South Mountain Mechanical	Feb-19		
South Mountain Mechanical	Mar-19		
6. Verticon, Inc.	Mar-18	In Litigation	
Verticon, Inc.	Apr-18	In Litigation	
Verticon, Inc.	May-18	In Litigation	
Verticon, Inc.	Jun-18	In Litigation	
Verticon, Inc.	Jul-18	In Litigation	

THIS CHECK IS VOID WITHOUT A BLUE AND GREEN BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK.



OPTUMRx™

Pharmacy Rebates

P.O. Box 6100

Cypress, CA 90630-0061

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco CA 94104

56-382
412

RB01
ORREBCHK

REBPSI2486

CHECK NUMBER

0043010729

CHECK DATE

04/30/2019

CHECK AMOUNT

***\$214,622.00

PAY Two hundred fourteen thousand six hundred twenty two and 00/100 Dollars

TO
THE
ORDER
OF

PLUMBERS & STEAMFITTERS LOCAL 486
911 RIDGEBROOK ROAD
SPARKS, MD 21152

Robert W. O'Connell

AUTHORIZED SIGNATURE

⑈0043010729⑈ ⑆041203824⑆ 9641482055⑈

Please detach and retain for your records



OPTUMRx™

Pharmacy Rebates

PLUMBERS & STEAMFITTERS LOCAL 486

CHECK DATE: 04/30/2019

CHECK NUMBER: 0043010729

VENDOR NUMBER: 2576838

DATE	DESCRIPTION	AMOUNT PAID
04/30/2019	AP36 CHECK INVOICE	214,622.00
RECEIVED MAY 03 2019 AA, LLC		
TOTAL		\$214,622.00



Rebate Disbursement Remittance Summary

Payee: LOCAL 486 - PLUMB.&STEAM.

Vendor #: REBPSI2486

Rebate Period	Rebate Earned(\$)	Previously Paid(\$)	Net Amount(\$)
2Q2016	41,203.88	41,203.88	-
3Q2016	38,425.88	38,425.88	-
4Q2016	36,239.80	36,239.80	-
1Q2017	35,308.40	35,308.40	-
2Q2017	31,572.92	31,572.92	-
3Q2017	31,834.87	31,834.87	-
4Q2017	31,315.38	31,315.38	-
1Q2018	163,232.00	163,232.00	-
2Q2018	165,240.00	165,240.00	-
3Q2018	180,474.00	180,474.00	-
4Q2018	160,800.00	160,712.00	88.00
1Q2019	214,534.00	-	214,534.00
Totals	1,130,181.13	915,559.13	

Total Paid

214,622.00

NAME:

SS#:

Plumbers & Steamfitters Local 486 Medical Fund

LOCAL: 486
STATUS: Full Time

ISSUE: Medical - Pre-Authorization, Experimental Services #M19/129-7398

FUND RULE:

"General Limitations and Exclusions"

The following charges are not covered under this Plan; therefore, the amount of benefits payable under the Plan is determined after these charges are deducted from covered expenses:

- ...Charges for or in connection with experimental procedures or treatment methods not approved by the American Medical Association or the appropriate medical specialty society."
(Plumbers and Steamfitters Local 486 Medical Plan SPD, June 2018 edition, Page 28)

SUMMARY: Appeal Received: May 1, 2019

The **participant** is appealing to be allowed coverage of bilateral ocular Avastin injections, every 4-6 weeks, per eye, for the treatment of proliferative diabetic retinopathy with macular edema. Included with the appeal is a letter of medical necessity from Dr. Timothy D. Polk and medical records dated April 19, 2019.

After the appeal was received, it was sent to Conifer Health for review. Conifer Health advised the Fund office on May 1, 2019 that the requested Avastin injections **are medically necessary**.

Note: Avastin has not been FDA-approved for the treatment of proliferative diabetic retinopathy with macular edema, therefore, the service is considered experimental in nature.

ACTION: Approved ☐ Denied ☐ Tabled ☐
COMMENTS:

Plumbers & Steamfitters Local 486
Medical Fund
911 Ridgebrook Road
Sparks, Maryland 21152-9451
Toll Free Telephone (888) 494-4443
www.associated-admin.com

JULY 2019

PLUMBERS AND STEAMFITTERS LOCAL 486 MEDICAL PLAN

SUMMARY OF MATERIAL MODIFICATIONS

52-1059733 Plan 501

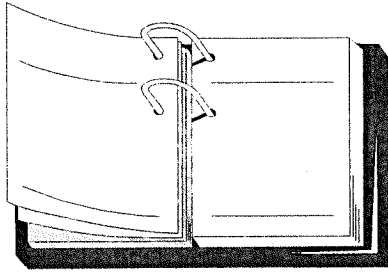
The Board of Trustees of the Plumbers and Steamfitters Local 486 Medical Fund hereby adopts this Summary of Material Modifications (SMM) to the Plumber and Steamfitters Local Medical Plan ("the Plan"). The purpose of the SMM is to revise and update the Plan to reflect amendments to the Summary Plan Description (SPD) to be effective on the dates identified below. The Trustees are pleased to be able to provide this improvement in benefits to you at this time.

Effective July 1, 2019, the provisions of the SPD regarding the General Limitations and Exclusions, page 29, have been revised as follows:

Services Related to Treatment of Morbid Obesity

The limitations/exclusions are revised as follows (with the new language in bold):

- Any elective surgical procedure including all associated expenses, intended primarily for treatment of morbid obesity, with the exception of minimally invasive gastric bypass surgery deemed medical necessary. **However, pre-operative nutrition evaluation and support, which is recommended to determine the medical necessity of such surgery, is covered for one visit per month for a six month period.**



MEETING NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.