

Plumbers & Steamfitters Local 486
Medical Fund
Board of Trustees Meeting
June 10, 2019

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

June 10, 2019

- A. ROLL CALL
- B. READING OF THE MINUTES – May 13, 2019
- C. ADMINISTRATION REPORTS
 - 1. Medical Fund Cash Balance – May 31, 2019
 - 2. Medical Fund Schedules – May 31, 2019
 - 3. Medical Fund Bills To Be Approved & Paid – June 10, 2019
 - 4. Administrative Cash Balance – May 31, 2019
 - 5. Principal Account Activity – May 31, 2019
 - 6. Claims Analysis – May 2019
 - 7. Claimant Usage Report – May 31, 2019
 - 8. High Cost Medical Claims – May 2019
 - 9. Bolton Partners – Projected vs. Actual – May 31, 2019
- D. UNFINISHED BUSINESS
 - 1. Delinquent Contractors
- E. NEW BUSINESS
 - 1. Deaths: Betty Nye – 5/17/2019, age 92
 - 2. Retirements: Albert Corbin, age 77, Normal, Not Eligible
Randolph Foster, age 62, Normal, Not Eligible
James Hinzman, age 55, Service, Eligible
Craig Ring, age 66, Normal, Not Eligible
John Shanahan Jr., age 59, Early, Eligible
 - 3. Educational Video Production Presentations
 - 4. PCORI Fees
 - 5. Diabetes Management Program
 - 6. Appeals
 - 7. Questions
 - 8. Date of Next Meeting – July 8, 2019 at 2:00 p.m.
August 12, 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, D. Jensen, M. Lester, M. Perez, K. Phillips, M. Lynne, A. Towner, D. Welch

The Trustees met on May 13, 2019 at the office of the Administrative Manager.

Chairman Eckstein called the regular meeting to order at 2:04 p.m.

- A. The Minutes of the meeting of April 8, 2019 were approved as presented.
- B. Mr. Michael Lester of Segal Select Insurance discussed Cyber Liability Insurance with the Trustees. He gave an overview of different types of breaches as well as policies available. He stated this policy would be primary in relation to any fund vendor policies. Segal received quotes from Travelers and Beazley. Segal recommends binding coverage with Travelers based on the broad scope of coverage, three aggregate limit structure that prevents limits from depleting each other, and a competitive premium and retention structure.

A Motion was made and unanimously accepted to bind the \$3 million limit policy for a one-year premium of \$3,773. Mr. Lester noted that the policy would end on March 4, 2020 to coincide with the renewal date of the Fiduciary Insurance Policy, which will result in a pro-rated premium.

- C. The Trustees welcomed Mr. Marco Perez and Mr. Adam Towner from OptumRx to the meeting. Mr. Perez distributed the "OptumRx 2018 Plan Year Performance Review" and the "First Quarter 2019 Plan Performance Review." He noted that the cost per member per month in the 2018 Plan year was \$101.99 and for the first quarter of 2019 was \$87.83, as compared to the Taft-Hartley book of business of \$65.51. The Plan's average cost per prescription in the 2018 Plan year was \$173.94 and \$146.66 in the first quarter of 2019. Specialty drugs represented 50.2% of the Plan's drug cost in the 2018 Plan year and 47.3% in the first quarter

of 2019.

Mr. Perez presented the Diabetes Management Program that could be implemented by OptumRx. He noted that the program provides guidance and services designed to prevent costly and clinically dangerous complications. The program consists of fully integrated management strategies that use data, insight and clinical skills from a broad range of sources, including pharmacy, medical, ancillary care and lab results. The program focuses on controlling diabetes by identifying risk levels of the members. Low risk diabetic members are offered basic diabetes education to improve their understanding of the disease, monitor medication adherence and identify and close any gaps in medication therapy. High risk members are offered more comprehensive and personalized care that connects them with a certified diabetes educator for more hands-on clinical expertise and support. The high-risk members also are eligible to receive a cloud based OneTouch Verio Flex meter and testing supplies. Mr. Perez informed the Trustees that the high-risk diabetes program engagement counseling fee is \$195 per enrolled member, gaps in care monitoring is \$0.02 pmpm, and adherence monitoring is \$0.06 pmpm. The estimated annual cost of the program based on a projected rate of adoption in enrollment of four to seven high risk diabetic utilizers would be \$3,462 to \$4,047.

Mr. Perez informed the Trustees that diabetes ranked second in the top ten disease categories paid by the Plan and was 14% of the total pharmacy spend in the 2018 Plan year. He also noted that currently there are 101 diabetic utilizers.

The Trustees requested that Mr. Lynne and Mrs. Welch contact Conifer Health Solutions to determine the outreach criteria and services that they are currently providing to diabetic participants.

Mr. Towner discussed the Copay Card Accumulator Adjustment (CCAA) Program. He noted that currently when manufacturer copay cards or coupons are used the coupon amount is applied toward a participant's out of pocket maximum which increases the Plan's cost share. The program removes the copay card dollars from the members' out of pocket maximum accumulator and reflects the true amount the member paid toward their out of pocket maximum. The CCAA Program would result in an annual savings of \$3,333.

Mr. Towner also discussed the Preferred Copay Card Acceptance (PCCA) Program. This program encourages participants to use preferred lower cost drug options by restricting the use of non-accepted copay cards. Currently, high cost non-preferred specialty medications offering manufacturer sponsored copay

assistance cards are increasing health plan expenditure by disrupting the intent of the formulary design. The PCCA Program directs the members to a lower cost formulary alternative by blocking the acceptance of targeted specialty pharma manufacturer coupons. This results in plan savings by encouraging the use of the preferred lower cost therapeutic alternatives. He noted that the PCCA Program would affect five members and would result in an annual savings of \$38,250.00.

After a thorough discussion, the Trustees approved a motion to implement the CCAA Program and PCCA Program effective September 1, 2019.

- D. 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 April 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 four months ended April 30, 2019 assuming 2,600,000 hours.

E. Unfinished Business

1. Ms. Bradley reported on the current delinquencies, including Bay Area Mechanical Services, Capitol Refrigeration, M&E Sales, Inc., South Mountain, and Verticon, Inc.

F. 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, 4/30/2019, 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, Not Eligible

3. Mr. Lynne distributed and discussed his memorandum outlining the proposed COBRA and Retiree Rates. He noted that there are two sets of pre-Medicare retiree rates. One is for members that retired prior to April 1, 2011. Their rates increase as the journeyman rate goes up. The journeyman rate increased from \$8.25 to \$8.51 which is a 3.152% increase. The retirees who retired after April 1, 2011 or later rates are based on Bolton's analysis of the last three years of usage by this group of retirees. These rates have not increased since July 2015. He noted that usage for this group has gone up over the last two years and due to this the calculation is calling for an 8.2% increase. Mr. Lynne informed the Trustees that the increase is in line with inflation projections and it would be the first increase in four years.

The Medicare eligible retiree rate goes up in concert with the Labor First rate, the Labor First rate has increased to 3.45%. The current Medicare eligible retiree rate of \$116.71 will increase to \$120.74.

The "Tier Two" surviving spouse rate (after six year following the retiree's death) if they are eligible for Medicare increased from \$389.03 to \$402.46.

The COBRA rates for the Indemnity Plan would not increase, however the HMO COBRA rate would increase as follows:

	<u>Current Rates</u>		<u>Proposed Rates</u>	
	<u>Indemnity</u>	<u>HMO</u>	<u>Indemnity</u>	<u>HMO</u>
Individual	\$ 562.70	\$ 525.48	\$ 562.70	\$ 457.65
Family	\$1,399.06	\$1,613.25	\$1,399.06	\$1,389.71

After review and discussion, the Trustees approved the COBRA and Retiree Rates noted above effective July 1, 2019.

4. Ms. Welch discussed the informational video production proposals and samples that were circulated to the Trustees via email. The Trustees requested that Ms. Welch invite Blue Rock Productions, Naya Labs, Exsplendid Videos and Jody Wright to attend the next Board meeting to provide a fifteen-minute presentation and answer questions regarding their proposal.

5. Appeal #M19/129-7398. The participant is appealing denial of coverage of bilateral ocular Avastin injections, every four to six weeks, per eye, for 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 Solutions for review. Conifer Health Solutions 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.

After a lengthy discussion, the Trustees tabled a decision on the appeal pending additional information from Conifer Health Solutions regarding the criteria used to determine medical necessity.

6. Mrs. Welch presented a letter from FM Sylvan Inc. The employer is requesting a refund of \$8,857.72 (for all Funds) which they overpaid for the month of January 2019. They correctly paid Journeyman wages on 916 hours but also incorrectly paid additional monies on the same hours. A Motion was made and unanimously approved to refund the overpayment in accordance with the Fund's policy on return of overpaid contributions.

7. Dates of the next meetings:
June 10, 2019 at 2:00 p.m.
July 9, 2019 at 2:00 p.m.

8. Adjournment: 5:00 p.m.

Respectfully submitted,

Dawn R. Welch
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FIVE MONTHS ENDED MAY 31, 2019

		2019	2018
		Current Month	Year To Date
		Year To Date	Year To Date
Receipts:			
	Employer Contributions	\$1,683,474.27	\$8,624,911.67
	Less Reciprocals Paid Out	(102,729.29)	(312,538.45)
	Reciprocal Contributions	125,228.66	613,720.12
	Employee Contributions	2,200.00	8,250.00
	Retiree Self Payments	117,823.25	593,465.20
	COBRA Contributions	2,250.80	4,501.60
	Investment Income	98,358.65	423,683.15
	Realized Gains & Losses	1,884.36	(30,279.38)
	Unclaimed Property	0.00	0.00
	Litigation Settlement Proceeds	0.00	0.00
		<u>\$1,928,490.70</u>	<u>\$9,925,713.91</u>
			<u>\$9,711,364</u>
Providers	Disbursements:		
	Medical Benefits	\$1,492,842.61	\$4,972,978.16
	Transitional Reinsurance Fees	\$0.00	\$0.00
CareFirst BC/BS	Flexlink Fees	\$9,548.06	\$33,580.10
Kaiser	H. M. O.	121,482.66	609,448.12
Aetna	H. M. O. Rebate	0.00	(9,884.11)
Labor First	Labor First	225,777.58	1,132,147.14
OptumRx	Prescription Drugs	177,882.20	1,232,423.19
Cigna Dental	Dental P. P. O.	2,530.80	12,566.68
NCAS	P. P. O.	6,016.00	29,892.00
Conifer	Utilization Reviews	3,020.00	14,743.90
Conifer	Health Management Fees	10,103.35	41,051.76
ASMED	Claims Repricing	7,674.36	34,330.12
NVA	Vision Claims	10,186.73	14,539.94
		<u>2,067,064.35</u>	<u>8,117,817.00</u>
			<u>8,246,401.00</u>
	Actuarial & Consulting	0.00	17,000.00
AA, LLC	Administration	30,117.29	147,706.59
WCS, CPA	Audit	0.00	800.00
IFEBP	Conference Expenses	0.00	10,530.00
NCCMP	Dues	250.00	1,000.00
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	16,808.54
Zurich North America	Fidelity Bond	0.00	0.00
PNC/Chart/Col./Boyd	Investment Manager Fees	15,898.59	33,965.58
IPS	Investment Performance Fees	0.00	12,500.00
Abato, R & A	Legal Fees & Expenses	12,420.44	21,165.19
AA, LLC	Meeting Expenses	0.00	300.00
AA, LLC	Office Expenses	62.05	443.01
AA, LLC	Postage	0.00	3,627.06
Dept of Treasury	PCORI Fees	0.00	0.00
Schmitz Press	Printing Expenses	0.00	3,616.48
Recip. Admin. Svcs.	UA Reciprocity Program	498.67	498.67
PNC & BoA	Bank Charges	271.84	1,043.88
	Trustee Fees - Eric Eckstein	2,700.00	4,950.00
	Anthony George	450.00	2,700.00
	Kenneth Kahl	450.00	2,700.00
	Kari Cordell	2,700.00	4,950.00
		<u>65,818.88</u>	<u>286,305.00</u>
			<u>224,926.00</u>
	Total Disbursements	<u>\$2,132,883.23</u>	<u>\$8,404,122.00</u>
	Increase (Decrease) In Cash	<u>(\$204,392.53)</u>	<u>\$1,521,591.91</u>
	Balance - December 31, 2018		<u>26,298,316.35</u>
	Balance - May 31, 2019		<u>\$27,819,908.26</u>
CASH BALANCE CONSISTING OF:			
	Cash - Operating & Claims Checking Accounts		\$1,056,323.48
	Cash - Principal Cash Account		2,200,000.00
	PNC Bank - Marketable Securities At Cost		19,923,906.78
	Boyd Watterson		4,639,678.00
	Accounts Receivable		0.00
	Less Loss of Time FICA Payable		0.00
			<u>\$27,819,908.26</u>

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FIVE MONTHS ENDED MAY 31, 2019

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	\$98,358.65	\$423,683.15
	\$98,358.65	\$423,683.15
Realized Gains	1,884.36	(30,279.38)
	\$100,243.01	\$393,403.77
Market Value of Fund as of December 31, 2018		\$ 25,872,001.20
Market Value of Fund as of May 31, 2019		27,817,240.59
Increase (Decrease) in Market Value of Fund		1,945,239.39
Less Net Income (Loss) on Cash Basis		1,521,591.91
Unrealized Gain or (Loss)		\$ 423,647.48

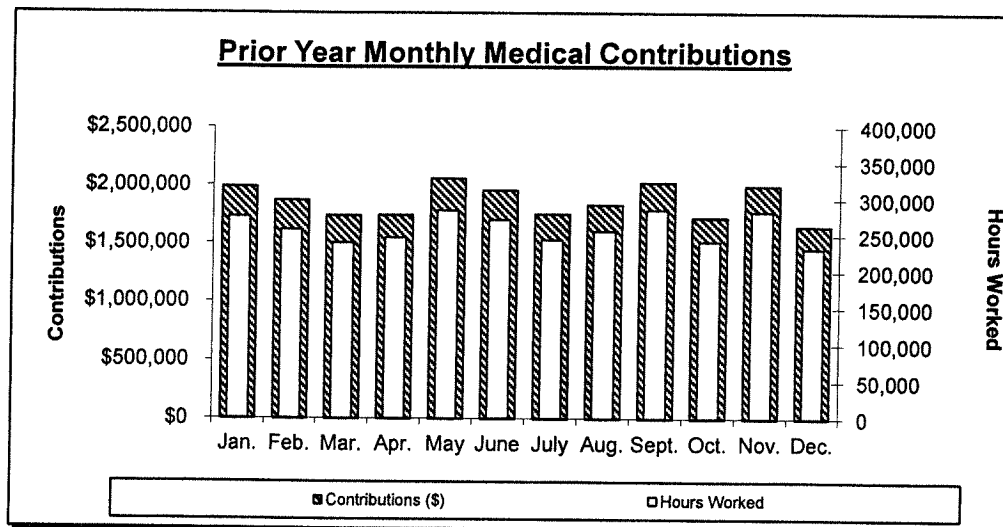
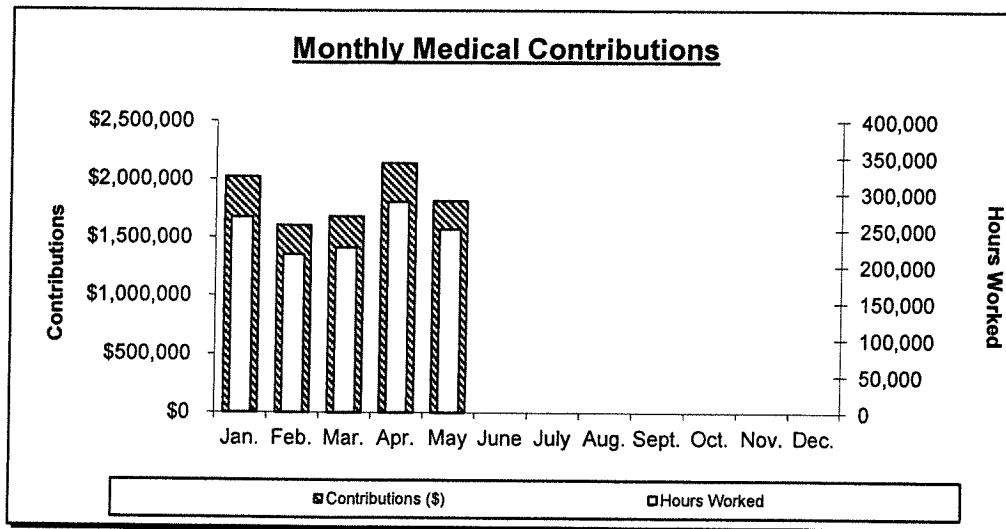
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 19,788,829.62
(B) Monthly Average (A) ÷ 12	1,649,069.14
(C) Adjust for 7.40% Inflation (B) x 1.074	1,771,100.26
(D) Current Assets at Cost	27,819,908.26
Total Months Reserve (D) ÷ (C)	15.71

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE FIVE MONTHS ENDED MAY 31, 2019

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2018 & Prior	1,005.50	73,799.24	\$1,598.93	\$545,776.13
Dec. 2018 Hours	0.00	232,202.07	\$0.00	\$1,751,843.36
Jan. 2019 Hours	2,027.50	225,668.25	\$15,818.08	\$1,680,191.86
Feb. 2019 Hours	1,949.50	225,395.46	\$15,810.45	\$1,667,170.89
Mar. 2019 Hours	24,334.83	270,709.58	\$149,003.58	\$1,973,227.66
Apr. 2019 Hours	221,319.50	221,319.50	\$1,628,671.89	\$1,628,671.89
	<u>250,636.83</u>	<u>1,249,094.10</u>	<u>1,810,902.93</u>	<u>\$9,246,881.79</u>

Average Hours Per Month	249,818.82		
Projected Hours This Year	2,997,825.84		
Average Contribution Rates		\$7.22521	\$7.40287
Average Contributions Per Month			\$1,849,376.36
Projected Contributions This Year			\$22,192,516.32



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
June 10, 2019

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - May 2019		29,932.94
2.	Trustees Fee Checks - Trustees Meeting - June 10, 2019 Eric Eckstein @ \$450.00 Eric Eckstein @ \$450.00 - RFP Subcommittee - 5/13, 5/22 Anthony George @ \$450.00 Kari Cordell @ \$450.00 Kari Cordell @ \$450.00 - RFP Subcommittee - 5/13, 5/22 Kenneth Kahl @ \$450.00		450.00 900.00 450.00 450.00 900.00 450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - June 2019		Blank
4.	Associated Administrators, LLC Refreshments - June 2019		Blank
5.	Sage Checks & Forms 500 Accounts Payable Checks		206.95
6.	Schmitz Production - SMM		523.47
7.	ASMED Health, LLC Claims Repricing Batch 393		2,119.00
8.	NVA National Vision Administrators, LLC Charges, Fees and Adjustments for May 2019		855.34
9.	NCAS BC/BS Network Management - June 2019	1262 Eligibles	5,931.40
10.	Labor First, LLC. Monthly Premium - June 2019	570 Bodies	219,959.77
11.	Kaiser Permanente Monthly Premium - June 2019	116 Families	121,482.66
12.	CIGNA Dental Health, Inc. Charges for June 2019		2,539.68
13.	Conifer Value-Based Care, LLC May 2019 Data Warehouse Reporting @1.03 Medical Management Fees, Utilization Review - May 2019		1,539.85 3,060.00
14.	PNC Bank Custody Fee for January, February, March 2019		1,363.20

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
June 10, 2019

15.	National Coordinating Committee for Multiemployer Plans Associate Affiliate Dues - June 2019 - May 2020	875.00
16.	Associated Administrators, LLC New Hire Packets - May 2019 Davenport Design & Print - Laser Check Stock	21.75 990.63
17.	Investment Performance Services, LLC Advisory Fees - July, Aug. & Sept. 2018	6,250.00
18.	Reciprocals February 2019 & Prior Plumbers and Steamfitters Local #130 H & W Fund Plumbers and Steamfitters Local #198 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	1,838.16 3,803.98 1,319.05 1,901.99 2,008.36 12,007.62 14,147.88

Accounting for April 2019 Checks

Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - May 31, 2019	2,200,000.00
Conifer Value-Based Care, LLC Medical Management Fees - Personal Health Management - April 2019	8,201.25

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE FIVE MONTHS ENDED MAY 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%	\$152,313	30,117.29	\$147,706.59	
Pension Fund	19%	54,098	10,433.72	54,348.23	
Annuity Fund	20%	52,340	10,073.70	52,569.06	
Credit Union	1%	2,409	473.31	2,387.53	
Training Fund	4%	9,635	1,893.24	9,550.10	
Dues Fund	1%	2,409	473.31	2,387.53	
Industry Fund	1%	2,409	0.00	1,914.22	
		<u>\$275,613</u>	<u>\$53,465</u>		<u>270,863.26</u>
					<u>\$284,339.20</u>
Expenses:					
Administration		\$255,983	51,196.50	\$255,982.50	
Audit		1,521	0.00	400.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	0.00	
Printing		833	0.00	226.34	
Postage		833	840.00	966.73	
Postage - Medical		2,917	888.43	3,733.43	
Rent		0	0.00	0.00	
Bank Service Charges		1,026	0.00	0.00	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		12,500	0.00	14,455.55	
Total Expenses		<u>\$275,613</u>	<u>\$52,924.93</u>	<u>\$275,764.55</u>	
Interest Income		<u>0</u>	<u>0.00</u>	<u>0.00</u>	
Net Expenses		<u>\$275,613</u>	<u>\$52,924.93</u>		<u>275,764.55</u>
Balance - May 31, 2019					<u>\$8,574.65</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 PNC BANK ACCOUNT 6785876
 MAY 31, 2019

Balance - April 30, 2019 \$0.00

Receipts

a.	5/1	Sales and Maturities	(cost \$1,895,929.28)	\$1,895,929.28
b.	5/1	Interest Income		10,397.91
c.	5/1	Cash Transferred From Fund Office		2,625,000.00
				\$4,531,327.19

Disbursements

a.	5/1	Purchases		\$2,635,397.91
b.	5/3	Cash Transferred To Claims Checking Account		249,000.00
c.	5/3	Wire to CareFirst - Flexlink Claims		34,770.99
d.	5/10	Wire to Optum Rx		155,677.80
e.	5/10	Wire to CareFirst - Flexlink Claims		30,851.74
f.	5/10	Cash Transferred To Claims Checking Account		300,000.00
g.	5/17	Wire to CareFirst - Flexlink Claims		53,880.37
h.	5/17	Cash Transferred To Claims Checking Account		226,000.00
i.	5/20	Wire to Optum Rx		236,826.40
j.	5/23	Wire to CareFirst - Flexlink Admin		6,708.50
k.	5/23	Cash Transferred To Claims Checking Account		250,000.00
l.	5/23	Wire to CareFirst - Flexlink Claims		50,350.41
m.	5/31	Cash Transferred To Claims Checking Account		230,000.00
n.	5/31	Wire to CareFirst - Flexlink Claims		71,863.07
				\$4,531,327.19

Balance - May 31, 2019 \$0.00

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE FIVE MONTHS ENDED MAY 31, 2019

CLAIMS ANALYSIS

Description	Current	2019 - Year To Date		2018	2018	%
	Month	\$	%	Year To Date		
Hospital	\$414,072.12	\$1,102,448.60	22.11%	\$677,039.80	\$1,624,895.52	20.65%
Out-patient Hosp.	273,083.31	827,506.03	16.60%	609,236.26	1,462,167.02	16.02%
Medicare	0.00	0.00	0.00%	0.00	0.00	0.02%
Lab & X-ray	138,575.28	470,359.46	9.43%	344,524.01	826,857.62	11.83%
Office Visit	151,012.79	520,600.13	10.44%	381,511.53	915,627.66	11.88%
Surgery	112,696.58	453,033.47	9.09%	347,116.04	833,078.50	8.91%
Alcohol Abuse	0.00	2,865.00	0.06%	20,591.92	49,420.60	1.03%
Drug Abuse	68,212.87	403,730.67	8.10%	210,736.73	505,768.14	4.07%
Mental & Nervous	100,473.42	247,342.09	4.96%	156,070.25	374,568.59	3.16%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	78,201.72	308,516.31	6.19%	217,020.58	520,849.39	7.29%
Major Medical	46,566.40	207,695.19	4.17%	227,095.22	545,028.53	6.04%
Sudden & Serious	73,515.75	238,769.26	4.79%	168,796.11	405,110.66	5.77%
Accident	12,351.76	48,950.63	0.98%	20,895.79	50,149.90	0.73%
Immunizations	30,949.65	112,334.13	2.25%	78,081.35	187,395.25	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	0.00	0.00	0.02%
Loss Of Time	6,689.68	41,460.36	0.83%	44,430.98	106,634.36	1.32%
	<u>\$1,506,401.33</u>	<u>\$4,985,611.33</u>	<u>100.00%</u>	<u>\$3,503,146.57</u>	<u>\$8,407,551.74</u>	<u>100.00%</u>

12:15:40 Jun 03 2019

RETIREES

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	0.0000	1.0000		0.00		0.00	0.00%
50000.00 TO 99999.99	4	0.0253	60027.13	0.2245	1.0000	83	15006.78	2	30013.57	0.00%
20000.00 TO 49999.99	3	0.0189	35927.47	0.1343	0.7754	21	11975.82	2	17963.74	1.68%
15000.00 TO 19999.99	8	0.0506	55817.46	0.2087	0.6411	128	6977.18	5	11163.49	1.68%
10000.00 TO 14999.99	12	0.0759	48464.30	0.1812	0.4323	129	4038.69	7	6923.47	4.20%
5000.00 TO 9999.99	14	0.0886	26467.39	0.0989	0.2510	171	1890.53	8	3308.42	5.88%
2500.00 TO 4999.99	16	0.1012	18824.37	0.0704	0.1520	142	1176.52	12	1568.70	6.72%
1000.00 TO 2499.99	24	0.1518	11716.37	0.0438	0.0816	140	488.18	15	781.09	10.08%
500.00 TO 999.99	67	0.4240	10119.42	0.0378	0.0378	134	151.04	58	174.47	12.60%
10.00 TO 499.99	10	0.0632	2.42	0.0000	0.0000	16	0.24	10	0.24	48.73%
0.00 TO 9.99	158		267366.33			964	1692.19	119	2246.78	8.40%
UNDER 0.00							0.00		0.00	100.00%
	158		267366.33			964	1692.19	119	2246.78	100.00%

TOTAL

12:18:00 Jun 03 2019

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	6	0.0022	644374.36	0.1278	1.0000	275	107395.73	3	214791.45	0.22%
50000.00 TO 99999.99	21	0.0078	771928.46	0.1532	0.8721	510	36758.50	11	70175.31	0.81%
20000.00 TO 49999.99	94	0.0351	1191820.54	0.2365	0.7189	1315	12678.94	40	29795.51	2.94%
15000.00 TO 19999.99	65	0.0242	363296.63	0.0721	0.4823	671	5589.18	21	17299.84	1.54%
10000.00 TO 14999.99	90	0.0336	401636.60	0.0797	0.4102	1022	4462.63	33	12170.81	2.43%
5000.00 TO 9999.99	195	0.0728	464772.52	0.0922	0.3305	1892	2383.45	67	6936.90	4.93%
2500.00 TO 4999.99	438	0.1636	533168.17	0.1058	0.2382	3386	1217.28	152	3507.69	11.20%
1000.00 TO 2499.99	656	0.2450	419165.07	0.0831	0.1324	3459	638.97	258	1624.67	19.01%
500.00 TO 999.99	363	0.1356	138753.30	0.0275	0.0492	1432	382.24	193	718.93	14.22%
10.00 TO 499.99	681	0.2543	109453.61	0.0217	0.0217	1440	150.74	511	214.21	37.65%
0.00 TO 9.99	68	0.0254	44.98	0.0000	0.0000	166	0.66	68	0.66	5.01%
UNDER 0.00	2677		5038424.24			15568	1882.12	1357	3712.91	100.00%
	2677		5038424.24			15568	1882.12	1357	3712.91	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
MAY HIGH COST MEDICAL CLAIMS
June 10, 2019

DIAGNOSIS	AMOUNT
LIVER CANCER	\$164,028.57
OPIOID DEPENDENCE	60,492.98
MAJOR DEPRESSIVE DISORDER	58,498.66
ATRIAL FIBRILLATION	55,409.24
PRE-ECLAMPSIA	45,312.01
SPINAL STENOSIS	33,691.71
MORBID OBESITY	30,800.78
ATHEROSCLEROSIS	30,486.17
BREAST CANCER	30,263.66
SPINAL STENOSIS	25,095.63
DIVERTICULITIS	22,231.86
HIP REPLACEMENT	21,302.27
LEG FRACTURE	20,335.57
LUNG CANCER	18,765.23
MYELOID LEUKEMIA	18,492.02
VERTICAL STRABISMUS	17,921.80
IRIS CYST	15,381.04
STAPHYLOCOCCUS	14,189.82
ULNA FRACTURE	14,176.88
LARYNX CANCER	13,935.18
ABNORMAL FETAL HEART RATE	13,525.84
HYPERTENSION	13,374.91
MYOCARDIAL INFARCTION	12,985.41
VAGINAL DELIVERY	12,811.32
MAJOR DEPRESSIVE DISORDER	11,665.25
APPENDICITIS	11,624.84
CHEST PAIN	11,572.04
MYASTHENIA GRAVIS	11,533.34
STROKE	11,158.85
CROHN'S DISEASE	11,154.39
OVARIAN CANCER	10,996.17
GASTRIC ULCER	10,986.33
VAGINAL DELIVERY	10,666.48
VARICOSE VEINS	10,473.59
CHEST PAIN	9,705.01
SINUSITIS	8,110.99
PERINEAL LACERATION	8,037.08
HEMORRHOIDS	7,797.40
SHOULDER FRACTURE	7,688.66
VENOUS INSUFFICIENCY	7,474.34
LEUKEMIA	7,075.39
CROHNS DISEASE	7,017.75

PANCREATITIS	6,931.93
GALLBLADDER REMOVAL	6,669.57
GASTROENTERITIS	6,665.75
VENOUS INSUFFICIENCY	6,133.46
PLEURAL EFFUSION	6,110.63
OSTEOMYELITIS	5,824.90
MAJOR DEPRESSIVE DISORDER	5,757.56
INTERVERTEBRAL DISC DISPLACEMENT	5,513.92
Total	\$987,854.18

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 DELINQUENT CONTRACTORS
 AS OF MAY 31, 2019

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Bay Area Mechanical Services	Apr-19	\$3,204.74	6/5/2019
2. Capitol Refrigeration, Inc.	Mar-19		
Capitol Refrigeration, Inc.	Apr-19		
3. Cushman & Wakefield, Inc.	Apr-19	\$13,554.30	6/4/2019
4. Day & Zimmerman NPS, Inc.	Mar-19		
Day & Zimmerman NPS, Inc.	Apr-19		
5. John C. Grimberg Co., Inc.	Apr-19		
6. M&E Sales, Inc	Feb-19		
M&E Sales, Inc	Mar-19		
M&E Sales, Inc	Apr-19		
7. R.H. Lapp & Sons	Apr-19		
8. South Mountain Mechanical	Feb-19		
South Mountain Mechanical	Mar-19		
South Mountain Mechanical	Apr-19		
9. Statewide Mechanical, Inc.	Apr-19	\$5,620.86	6/3/2019
10. 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	
11. Yandle Tubes LLC	Apr-19		

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

JAMES R HINZMAN

Name (First, Middle initial, Last)

Social Security Number

4056 HIDDEN LAKE DRIVE PORT ORANGE

Address

City

FLA

State

32129

Zip Code

08/29/1963

Date of Birth (mm/dd/yyyy)

304 809 1477

Phone Number

09/??/1989

Date of Initiation (mm/dd/yyyy)

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

Date of Marriage 8-JUNE-2005

Coverage Desired: ☐ Individual ☐ Parent-Child ☒ Family ☐ Husband-Wife ☐ Waive Coverage

List All Eligible Dependents:

Relationship	Name	Social Security Number	Date of Birth (mm/dd/yyyy)
WIFE	DEBORAH ANNE HINZMAN		11/24/1948
DAUGHTER	ASHLYN FAITH HINZMAN		27/01/1996

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 OCTOBER 2018.

James R Hinzman
Signature

6-MAY-2019
Date

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

Retirement Effective Date: _____

Type of Retirement: Service

Age: 55

Approved for Retirement Status: ☐ Normal ☐ Disability

Chairman _____

Date _____

1063 46 MAY 10 2019

ELIG Thru 08-31-19

Plumbers & Steamfitters Local 486

Medical Fund

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

APPLICATION FOR RETIREMENT STATUS – MEDICAL FUND

John R. Shanahan Jr
Name (First, Middle initial, Last)
3397 Littleton Way 4-C Pasadena, Md. 21122
Address City State Zip Code
7-28-1959 410-302-3966 9-7-1984
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 _____

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 1st day of December 20 18.

J.R. Shanahan Jr
Signature

4-23-19
Date

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

Retirement Effective Date: _____

Type of Retirement: Early

Age: 59

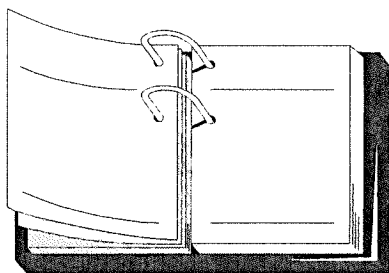
Approved for Retirement Status: ☐ Normal ☐ Disability

24.75

Chairman _____

Date _____

83.75



MEETING NOTES

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal black lines across its entire width. The lines are thin and consistent in thickness, providing a guide for writing. There are no margins, text, or other markings present on the page.