

Plumbers & Steamfitters Local 486
Medical Fund
Board of Trustees Meeting
July 8, 2019

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

July 8, 2019

- A. ROLL CALL
- B. READING OF THE MINUTES – June 10, 2019
- C. ADMINISTRATION REPORTS
 - 1. Medical Fund Cash Balance – June 30, 2019
 - 2. Medical Fund Schedules – June 30, 2019
 - 3. Medical Fund Bills To Be Approved & Paid – July 8, 2019
 - 4. Administrative Cash Balance – June 30, 2019
 - 5. Principal Account Activity – June 30, 2019
 - 6. Claims Analysis – June 2019
 - 7. Claimant Usage Report – June 30, 2019
 - 8. High Cost Medical Claims – June 2019
 - 9. Bolton Partners – Projected vs. Actual – June 30, 2019
- D. UNFINISHED BUSINESS
 - 1. Delinquent Contractors
 - 2. Stone Services, Inc.
- E. NEW BUSINESS
 - 1. Deaths: Norma Kraus – 6/22/2019, age 100
 - 2. Retirements: Ronald Beatty, age 55, Service, Eligible
Patrick Courtney, age 55, Early, Not Eligible
Kenneth Joy, age 71, Normal, Not Eligible
David Morris, age 60, Early, Not Eligible
Douglas Palardy, age 62, Normal, Not Eligible
 - 3. Educational Video Production
 - 4. Diabetes Management Program
 - 5. Questions
 - 6. Date of Next Meeting – September 9, 2019 at 2:00 p.m.
October 7, 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, W. Welsh

Others Attending: K. Bradley, M. Cooper (via telephone), D. Jensen, G. Landry, K. Phillips, M. Lynne, D. Welch

The Trustees met on June 10, 2019 at the office of the Administrative Manager.

Chairman Eckstein called the regular meeting to order at 2:15 p.m.

- A. The Minutes of the meeting of May 13, 2019 were approved as presented.
- B. Greg Landry from Blue Rock Productions presented his proposal for producing eighteen informational videos that would be added to the Local 486 website to help the members better understand and utilize their healthcare coverage. Mr. Landry proposed a rate of \$13,725.

Mark Cooper from Explendid Videos presented his proposal to create eighteen whiteboard explainer videos for \$18,000.

The Trustees requested that Mr. Landry forward a copy of his contract to Fund Counsel for review. The Trustees tabled a decision pending the contract review and further discussion of the video content proposals at the next meeting.

- C. 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 May 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 five months ended May 31, 2019 assuming 2,600,000 hours.

D. 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.

She noted that M&E Sales, Inc. is currently three months delinquent and owes \$77,000 for February to April contributions. Ms. Bradley informed the Trustees that M&E Sales had requested a twenty-four month payment agreement. Trustee Fisher noted that M&E Sales currently has a \$75,000 bond. A motion was made and unanimously approved to (1) allow an eighteen-month payment agreement for February-April 2019 contributions, including liquidated damages if installment payments and current contributions are not made timely, and including interest for the term of the agreement, (2) request that M&E Sales have a bond in place in the amount of \$150,000 and (3) require that May contributions must be paid by June 30, 2019 in order for the Trustees to approve the payment agreement.

Ms. Bradley noted that South Mountain Mechanical is currently three months delinquent. A motion was made for Fund Counsel to contact South Mountain Mechanical and inform the Company that if payment in full or a payment arrangement is not made by June 14, 2019, a claim would be filed on its bond.

Ms. Bradley reported that settlement proceeds were received from Verticon, Inc. in the amount of \$32,411.07, which includes contributions owed and interest, and that this matter is now closed.

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. Ms. Welch informed the Trustees that the Patient Centered Outcomes Research Institute fees had increased from \$2.39 to \$2.45 per covered lives in the Plan and the necessary forms would be filed on July 31, 2019.

4. Ms. Welch informed the Trustees that several conference calls had been held with OptumRx and Conifer Health Solutions to determine if they could coordinate services, in the event that the OptumRx Diabetes Management Program is implemented. OptumRx stated that the Program provides high risk members 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 free cloud-based OneTouch Verio Flex meter and free testing supplies.

OptumRx has identified thirty-four high risk members by reviewing prescribed drugs and co-morbidities. Conifer has identified 159 diabetic members and determined approximately sixty percent of those members would be considered high risk by reviewing medical and prescription claims. OptumRx noted that this is a new program and at this time they are not coordinating services with other vendors. They requested that another conference call be held after they discuss referral and coordination procedures with their implementation team.

The Trustees tabled a decision on approving the Diabetes Management Program until Conifer Health Solutions and OptumRx create procedures to coordinate services, to assure members are not contacted multiple times, and to confirm that there is no duplication of efforts in providing these benefits to participants and beneficiaries.

5. Appeal #M19/129-7398. The participant previously appealed denial of coverage of bilateral ocular Avastin injections, every four to six weeks, per eye, for treatment of proliferative diabetic retinopathy with macular edema. The Trustees previously tabled a decision on the appeal pending additional information from Conifer Health Solutions regarding the criteria used to determine medical necessity. The Trustees were informed via email prior to this meeting that Conifer Health Solutions uses Milliman Care Guidelines for medical necessity reviews. Milliman lists Avastin as a medication for diabetic macular edema.

The Trustees, via email poll, unanimously approved the appeal for the injectable drug Avastin for treatment of proliferative diabetic retinopathy with macular edema.

6. Dates of the next meetings:

July 9, 2019 at 2:00 p.m.

September 9, 2019 at 2:00 p.m.

October 7, 2019 at 2:00 p.m.

7. Adjournment: 3:54 p.m.

Respectfully submitted,

Dawn R. Welch

Acting Secretary for the Meeting

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

		2019	2018
	Current Month	Year To Date	Year To Date
Receipts:			
Employer Contributions	\$1,977,040.49	\$10,601,952.16	\$10,774,236
Less Reciprocals Paid Out	(8,421.19)	(320,959.64)	(496,963)
Reciprocal Contributions	121,377.42	735,097.54	369,006
Employee Contributions	550.00	8,800.00	13,257
Retiree Self Payments	118,888.10	712,353.30	650,044
COBRA Contributions	1,125.40	5,627.00	4,780
Investment Income	50,748.39	474,431.54	468,549
Realized Gains & Losses	(7,807.17)	(38,086.55)	(129,273)
Unclaimed Property	0.00	0.00	0
Litigation Settlement Proceeds	0.00	0.00	0
	<u>\$2,253,501.44</u>	<u>\$12,179,215.35</u>	<u>\$11,653,636</u>
Providers	Disbursements:		
	Medical Benefits	\$583,299.00	\$4,184,637
	Transitional Reinsurance Fees	\$0.00	\$0
CareFirst BC/BS	Flexlink Fees	\$9,345.78	\$33,936
Kaiser	H. M. O.	121,482.66	3,510,623
Aetna	H. M. O. Rebate	0.00	(307,104)
Labor First	Labor First	219,959.77	1,300,741
OptumRx	Prescription Drugs	361,979.68	1,044,160
Cigna Dental	Dental P. P. O.	2,539.68	24,049
NCAS	P. P. O.	5,931.40	26,285
Conifer	Utilization Reviews	3,060.00	12,037
Conifer	Health Management Fees	9,741.10	39,868
ASMED	Claims Repricing	2,119.00	26,449
NVA	Vision Claims	855.34	0
		<u>1,590,313.41</u>	<u>9,895,681.00</u>
	Actuarial & Consulting	0.00	0
AA, LLC	Administration	29,932.94	151,778
WCS, CPA	Audit	0.00	9,600
IFEBP	Conference Expenses	0.00	10,956
Cyber Liability	Cyber Liability Ins.	779.38	0
NCCMP	Dues	875.00	1,060
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	8,901
Zurich North America	Fidelity Bond	0.00	0
PNC/Chart/Col./Boyd	Investment Manager Fees	1,363.20	35,132
IPS	Investment Performance Fees	6,250.00	6,250
Abato, R & A	Legal Fees & Expenses	0.00	20,276
AA, LLC	Meeting Expenses	0.00	450
AA, LLC	Office Expenses	0.00	541
AA, LLC	Postage	21.75	4,128
Dept of Treasury	PCORI Fees	0.00	2,599
Schmitz Press	Printing Expenses	1,721.05	7,044
Recip. Admin. Svcs.	UA Reciprocity Program	0.00	605
PNC & BoA	Bank Charges	265.48	691
	Trustee Fees - Eric Eckstein	1,350.00	2,475
	Anthony George	450.00	2,475
	Kenneth Kahl	450.00	2,475
	Kari Cordell	1,350.00	2,475
		<u>44,808.80</u>	<u>269,911.00</u>
	Total Disbursements	<u>\$1,635,122.21</u>	<u>\$10,165,592.00</u>
	Increase (Decrease) In Cash	<u>\$618,379.23</u>	<u>\$1,488,044</u>
	Balance - December 31, 2018		26,298,316.35
	Balance - June 30, 2019		<u>\$28,438,287.49</u>
	CASH BALANCE CONSISTING OF:		
	Cash - Operating & Claims Checking Accounts	\$1,852,572.13	
	Cash - Principal Cash Account	1,000,000.00	
	PNC Bank - Marketable Securities At Cost	20,050,268.36	
	Boyd Watterson	5,535,447.00	
	Accounts Receivable	0.00	
	Less Loss of Time FICA Payable	0.00	
		<u>\$28,438,287.49</u>	

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

Investment Income:

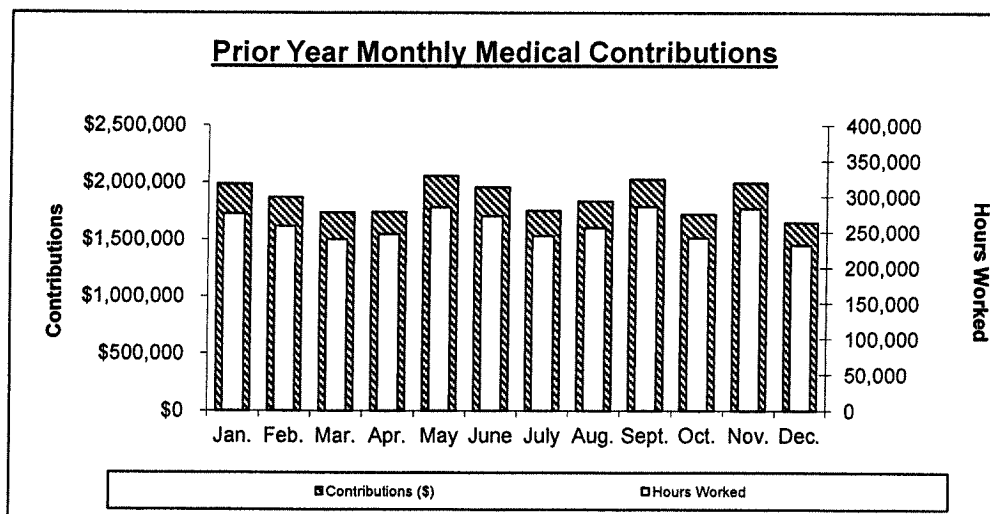
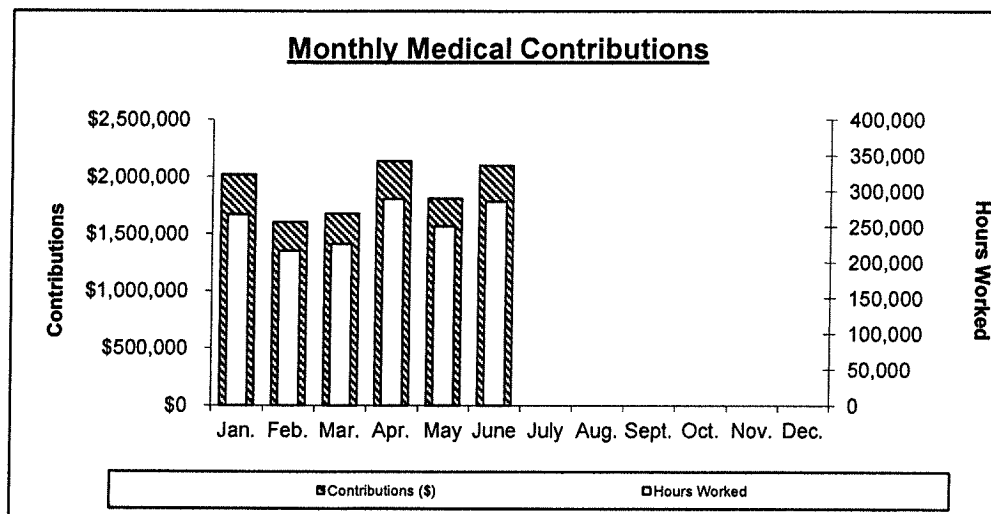
Dividend Income	\$0.00	\$0.00
Interest Income	\$50,748.39	\$474,431.54
	<u>\$50,748.39</u>	<u>\$474,431.54</u>
Realized Gains	(7,807.17)	(38,086.55)
	<u>\$42,941.22</u>	<u>\$436,344.99</u>
Market Value of Fund as of December 31, 2018		\$ 25,872,001.20
Market Value of Fund as of Jun 30, 2019		<u>28,599,356.94</u>
Increase (Decrease) in Market Value of Fund		<u>2,727,355.74</u>
Less Net Income (Loss) on Cash Basis		<u>2,139,971.14</u>
Unrealized Gain or (Loss)		<u>\$ 587,384.60</u>

MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 19,303,401.37
(B) Monthly Average (A) ÷ 12	1,608,616.78
(C) Adjust for 7.40% Inflation (B) x 1.074	1,727,654.42
(D) Current Assets at Cost	28,438,287.49
Total Months Reserve (D) ÷ (C)	16.46

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

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2018 & Prior	0.00	73,799.24	\$0.00	\$545,776.13
Dec. 2018 Hours	1,419.00	233,621.07	\$11,684.20	\$1,763,527.56
Jan. 2019 Hours	0.00	225,668.25	\$0.00	\$1,680,191.86
Feb. 2019 Hours	973.00	226,368.46	\$8,067.93	\$1,675,238.82
Mar. 2019 Hours	3,503.00	274,212.58	\$29,234.14	\$2,002,461.80
Apr. 2019 Hours	23,892.41	245,211.91	\$162,057.05	\$1,790,728.94
May 2019 Hours	255,867.25	255,867.25	\$1,887,924.59	\$1,887,924.59
	285,654.66	1,534,748.76	2,098,967.91	\$11,345,849.70
Average Hours Per Month		255,791.46		
Projected Hours This Year		3,069,497.52		
Average Contribution Rates			\$7.34792	\$7.39264
Average Contributions Per Month				\$1,890,974.95
Projected Contributions This Year				\$22,691,699.40



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
July 8, 2019

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - June 2019		29,822.92
2.	Trustees Fee Checks - Trustees Meeting - July 8, 2019		
	Eric Eckstein @ \$450.00		450.00
	Eric Eckstein @ \$450.00 - Joint Funds Meeting 6/26/2019		450.00
	Anthony George @ \$450.00		450.00
	Kari Cordell @ \$450.00		450.00
	Kari Cordell @ \$450.00 - Joint Funds Meeting 6/26/2019		450.00
	Kenneth Kahl @ \$450.00		450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - July 2019		Blank
4.	Associated Administrators, LLC Refreshments - July 2019		Blank
5.	Bolton Partners, Inc. Actuarial and Consulting Services for the Month Ending 5/31/2019		17,000.00
6.	Segal Select Insurance Services, Inc. Cyber Liability Policy 4/25/2019		779.38
7.	ASMED Health, LLC Claims Repricing Batch 394 Claims Repricing Batch 395		2,403.68 846.83
8.	NVA National Vision Administrators, LLC Charges, Fees and Adjustments for May 2019 - Run date 4/1-4/15 Charges, Fees and Adjustments for May 2019 - Run date 4/16-4/30 Charges, Fees and Adjustments for July 2019 - Run date 6/1-6/15 Charges, Fees and Adjustments for July 2019 - Run date 6/16-6/30		3,821.26 4,672.47 3,249.12 4,308.36
9.	NCAS BC/BS Network Management - June 2019	1244 Eligibles	5,846.80
10.	Labor First, LLC. Monthly Premium - July 2019	571 Bodies	227,133.06
11.	Kaiser Permanente Monthly Premium - July 2019	116 Families	123,205.34
12.	CIGNA Dental Health, Inc. Charges for July 2019		2,455.32
13.	Conifer Value-Based Care, LLC June 2019 Data Warehouse Reporting @1.03 Medical Management Fees - Utilization Review	#31983 #60178	1,590.33 2,926.00

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
July 8, 2019

14.	Weyrich, Cronin & Sorra Progress Billing #1 for the Audit of Year-End Financial Statements	1,500.00
15.	Associated Administrators, LLC Refreshments - 6/10/2019 Meeting	71.38
16.	Reciprocals February 2019 & Prior	
	Plumbers and Steamfitters Local #130 H & W Fund	340.40
	Plumbers and Steamfitters Local #198 H & W Fund	5,348.54
	Plumbers and Steamfitters Local #489 H & W Fund	1,629.71
	Plumbers and Steamfitters Local #520 H & W Fund	2,421.10
	Plumbers and Steamfitters Local #597 H & W Fund	340.40
	Plumbers and Steamfitters Local #5 H & W Fund	15,556.29
	Plumbers and Steamfitters Local #602 H & W Fund	26,293.21

Accounting for May 2019 Checks

Plumbers & Steamfitters Local 486 Medical Fund	
Transfer To PNC For Investment & Expenses - June 30, 2019	1,000,000.00
Conifer Value-Based Care, LLC	
Medical Management Fees - Personal Health Management - May 2019	7,665.75

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE SIX MONTHS ENDED JUNE 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%	\$182,776	29,932.94	\$177,639.53	
Pension Fund	19%	64,918	9,985.82	64,334.05	
Annuity Fund	20%	62,809	9,634.20	62,203.26	
Credit Union	1%	2,891	481.71	2,869.24	
Training Fund	4%	11,562	1,926.84	11,476.94	
Dues Fund	1%	2,891	481.71	2,869.24	
Industry Fund	1%	2,891	955.02	2,869.24	
		<u>\$330,738</u>	<u>\$53,398</u>		<u>324,261.50</u>
					<u>\$337,737.44</u>
Expenses:					
Administration		\$307,179	51,196.50	\$307,179.00	
Audit		1,825	0.00	400.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	0.00	
Printing		1,000	132.49	358.83	
Postage		1,000	523.48	1,490.21	
Postage - Medical		3,500	877.80	4,611.23	
Rent		0	0.00	0.00	
Bank Service Charges		1,231	0.00	0.00	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		15,000	0.00	14,455.55	
Total Expenses		<u>\$330,735</u>	<u>\$52,730.27</u>	<u>\$328,494.82</u>	
Interest Income		<u>0</u>	<u>0.00</u>	<u>0.00</u>	
Net Expenses		<u>\$330,735</u>	<u>\$52,730.27</u>		<u>328,494.82</u>
Balance - June 30, 2019					<u>\$9,242.62</u>

UNAUDITED FINANCIAL REPORT

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

Balance - May 31, 2019 \$0.00

			Receipts
a.	6/1	Sales and Maturities	(cost \$3,420,810.64) \$3,420,810.64
b.	6/1	Interest Income	5,394.89
c.	6/1	Cash Transferred From Fund Office	2,200,000.00
			<u>\$5,626,205.53</u>

			Disbursements
a.	6/1	Purchases	\$2,205,394.89
b.	6/7	Wire to CareFirst - Flexlink Claims	66,991.96
c.	6/7	Cash Transferred To Claims Checking Account	207,000.00
d.	6/7	Wire to Optum Rx	165,911.13
e.	6/14	Wire to CareFirst - Flexlink Claims	21,667.95
f.	6/14	Cash Transferred To Claims Checking Account	145,000.00
g.	6/21	Cash Transferred To Claims Checking Account	184,000.00
h.	6/21	Wire to Optum Rx	196,068.55
i.	6/21	Wire to CareFirst - Flexlink Claims	67,050.28
j.	6/25	Transfer Funds	1,325,000.00
k.	6/28	Cash Transferred To Claims Checking Account	122,000.00
l.	6/28	Wire to CareFirst - Flexlink Admin	5,829.57
m.	6/28	Wire to CareFirst - Flexlink Claims	39,291.20
n.	6/28	Transfer Funds	875,000.00
			<u>\$5,626,205.53</u>

Balance - June 30, 2019 \$0.00

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

CLAIMS ANALYSIS

Description	Current	2019 - Year To Date		2018	2018	
	Month	\$	%	Year To Date	2018	%
Hospital	\$184,250.52	\$1,286,699.12	21.85%	\$812,447.76	\$1,624,895.52	20.65%
Out-patient Hosp.	134,836.67	962,342.70	16.34%	731,083.51	1,462,167.02	16.02%
Medicare	0.00	0.00	0.00%	0.00	0.00	0.02%
Lab & X-ray	97,572.57	567,932.03	9.64%	413,428.81	826,857.62	11.83%
Office Visit	117,645.51	638,245.64	10.84%	457,813.83	915,627.66	11.88%
Surgery	72,659.53	525,693.00	8.93%	416,539.25	833,078.50	8.91%
Alcohol Abuse	0.00	2,865.00	0.05%	24,710.30	49,420.60	1.03%
Drug Abuse	75,483.35	479,214.02	8.14%	252,884.07	505,768.14	4.07%
Mental & Nervous	33,165.58	280,507.67	4.76%	187,284.30	374,568.59	3.16%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	66,468.58	374,984.89	6.37%	260,424.70	520,849.39	7.29%
Major Medical	40,722.60	248,417.79	4.22%	272,514.27	545,028.53	6.04%
Sudden & Serious	29,874.14	268,643.40	4.56%	202,555.33	405,110.66	5.77%
Accident	22,905.88	71,856.51	1.22%	25,074.95	50,149.90	0.73%
Immunizations	20,196.60	132,530.73	2.25%	93,697.63	187,395.25	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	0.00	0.00	0.02%
Loss Of Time	6,966.53	48,426.89	0.82%	53,317.18	106,634.36	1.32%
	<u>\$902,748.06</u>	<u>\$5,888,359.39</u>	<u>100.00%</u>	<u>\$4,203,775.89</u>	<u>\$8,407,551.74</u>	<u>100.00%</u>

UNAUDITED FINANCIAL REPORT

RETIREES

11:38:26 Jul 01 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		0.0000		0.0000	1.0000		0.00			
50000.00 TO 99999.99	1	0.0059	54117.34	0.1498	1.0000	25	54117.34	1	0.00	0.00%
20000.00 TO 49999.99	4	0.0239	75110.43	0.2080	0.8501	101	18777.61	2	54117.34	0.78%
15000.00 TO 19999.99	5	0.0299	52181.42	0.1445	0.6420	51	10436.28	3	37555.22	1.57%
10000.00 TO 14999.99	11	0.0658	67386.54	0.1866	0.4975	170	6126.05	6	17393.81	2.36%
5000.00 TO 9999.99	7	0.0419	29719.26	0.0823	0.3108	99	4245.61	4	11231.09	4.72%
2500.00 TO 4999.99	19	0.1137	37344.06	0.1034	0.2285	239	1965.48	11	7429.82	3.14%
1000.00 TO 2499.99	23	0.1377	24905.05	0.0689	0.1251	239	1082.83	16	3394.91	8.66%
500.00 TO 999.99	18	0.1077	9567.07	0.0264	0.0561	97	531.50	12	1556.57	12.59%
10.00 TO 499.99	65	0.3892	10707.68	0.0296	0.0296	141	164.73	58	797.26	9.44%
0.00 TO 9.99	14	0.0838	2.42	0.0000	0.0000	20	0.17	14	184.62	45.68%
	167		361041.27			1182	2161.92	127	2842.84	100.00%
UNDER 0.00							0.00		0.00	0.00%
	167		361041.27			1182	2161.92	127	2842.84	100.00%

TOTAL

11:36:05 Jul 01 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										
50000.00 TO 99999.99	8	0.0027	832089.45	0.1402	1.0000	351	104011.18	4	208022.36	0.28%
20000.00 TO 49999.99	32	0.0111	963222.73	0.1622	0.8597	726	30100.71	14	68801.62	0.98%
15000.00 TO 19999.99	123	0.0428	1398484.59	0.2356	0.6975	1950	11369.79	47	23754.99	3.30%
10000.00 TO 14999.99	73	0.0254	405574.15	0.0685	0.4618	881	5569.51	23	17677.14	1.61%
5000.00 TO 9999.99	106	0.0369	465846.44	0.0784	0.3933	1237	4394.78	39	11944.78	2.73%
2500.00 TO 4999.99	236	0.0822	535033.54	0.0901	0.3148	2393	2267.09	77	6948.49	5.40%
1000.00 TO 2499.99	533	0.1857	640739.42	0.1079	0.2247	4271	1202.14	181	3540.00	12.71%
500.00 TO 999.99	658	0.2293	438829.39	0.0739	0.1167	3752	666.91	267	1643.56	18.75%
10.00 TO 499.99	385	0.1341	146575.83	0.0246	0.0428	1521	380.72	203	722.05	14.25%
0.00 TO 9.99	639	0.2227	107491.97	0.0181	0.0181	1365	168.22	495	217.16	34.76%
	76	0.0264	34.80	0.0000	0.0000	210	0.46	74	0.47	5.19%
	2869		5934922.31			18657	2068.64	1424	4167.78	100.00%
UNDER 0.00							0.00		0.00	0.00%
	2869		5934922.31			18657	2068.64	1424	4167.78	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
JUNE HIGH COST MEDICAL CLAIMS
July 8, 2019

DIAGNOSIS	AMOUNT
Opioid Dependence	\$52,113.73
Benign Pituitary Gland Neoplasm	49,437.53
Spinal Stenosis	48,804.38
Carotid Artery Occlusion	34,954.70
Gallbladder Removal/Tricuspid Insufficiency	29,929.09
Lung Cancer	28,461.59
Anemia	22,183.41
Gallbladder Removal/Osteoarthritis	21,107.97
Tibia and Ankle fracture	17,991.63
Opioid Dependence	17,892.54
Fractured Shoulder	16,882.38
Sepsis	14,017.55
Myasthenia Gravis	13,982.78
Opioid Dependence	13,800.00
Uterine Cancer	12,458.86
Phlebothrombosis	8,555.56
Benign Colon Neoplasm	8,286.66
Laryngeal Cancer	8,061.35
Phlebothrombosis	6,784.73
Depression	6,557.40
Ulcerative Pancolitis	6,223.22
Heart Failure	5,992.52
Hip Fracture	5,825.69
Crohn's Disease	5,488.74
Lymphoid Leukemia	5,177.74
Total	\$460,971.75

PLUMBERS & STEAMFITTERS LOCAL486 MEDICAL FUND
ELIGIBILITY REPORT

	Jul 1, 2019		April 1, 2019		Jan 1, 2019		Oct 1, 2018	
	BB	Mbrs	BB	Mbrs	BB	Mbrs	BB	Mbrs
486AP 1st Year Apprentices	101	90	104	99	87	78	32	29
486HMO HMO's	320	115	321	114	306	109	1,349	437
486MCR Retired Medicare Retirees	490	316	490	312	484	310	479	308
486MCR Survivor Medicare Survivors	75	75	74	74	72	72	73	73
486ME Self Insured	3,132	1,257	3151	1269	3,133	1,266	2,108	953
486PNRP Pensioner not on Medicare	121	47	127	50	126	49	117	46
486SURP Survivors not on Medicare	3	2	1	1	2	2	2	2
486TM Helpers	67	63	73	69	54	52	57	54
Total	4,309	1,965	4,341	1,988	4,264	1,938	4,217	1,902
Self Insured	3,424	1,459	3,456	1,488	3,402	1,447	2,316	1,084
HMO's	320	115	321	114	306	109	1,349	437
Labor First	565	391	564	386	556	382	552	381
Total	4,309	1,965	4,341	1,988	4,264	1,938	4,217	1,902

UNAUDITED FINANCIAL REPORT

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

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Babcock & Wilcox Construction	May-19		
2. Bernward Consulting Associates	May-19		
3. Capitol Refrigeration, Inc.	Apr-19		
Capitol Refrigeration, Inc.	May-19		
4. JPG Plumbing Services, Inc.	May-19		
5. M&E Sales, Inc	Feb-19		
M&E Sales, Inc	Mar-19		
M&E Sales, Inc	Apr-19		
M&E Sales, Inc	May-19		7/2/2019
6. McKamish Chesapeake, Inc.	May-19		
7. Riggs Distler & Co.	Apr-19		
8. South Mountain Mechanical	Feb-19		
South Mountain Mechanical	Mar-19		
South Mountain Mechanical	Apr-19		
9. Statewide Mechanical, Inc.	May-19		
10. Stone Services, Inc.	May-19		



Stone Services, Inc.

REFRIGERATION HEATING AIR CONDITIONING

*A full service company dedicated to quality and performance
to meet its customer's ever-changing needs.*

May 23, 2019

Honorable Trust Fund of Local 486

Local 486 Plumbers and Steamfitters Union

8100 Sandpiper Circle #200

Nottingham, MD 21236

Re: Stone Services Business Bond

This is a brief description that we are asking for the board to credit our account with late fees, penalties acquired and liquidated damages from the local 486's recent bond. We will give a description of how our employees and circumstances out of our control put us in this position.

From 2015-2016, Stone Services had fallen into hard times due to attrition, plants consolidating, and new managers in our facilities. During the 2016 season, we had lost over 10,000 hours of work due to no fault of our own. We recycled and were able to keep what we had working.

We lost a senior employee who decided to leave since one of his facilities closed, which we understood and wished him well. We went to the bench looking for man power and got an older male that was supposed to be a boiler expert. In October of that season, we had an emergency boiler repair. For the first time, I had left the country for vacation. The plan was for the mechanics to pull the first boiler out, setting one of the boilers in place to get the plant back up and running in a week, and then we were to install the second boiler later. Our older fitter's ego got in the way and decided to install two of them at the same time. Long story short, I come back 11 days later and there were no boilers running. I worked through the weekend with the men and we got one started for production on Monday. We finished the job and the customer did not pay anything because of how things played out. There was \$140,000 in the job. Several weeks later we had a meeting with the facility and they informed us because we took two weeks to put the boiler in, resulting in lost shelf space and customers and they could not recover. They basically told us to pound sand. We looked to our legal team who looked at the circumstances and he determined that we should not go to court because there was no financial gain. Of course, we let the troubled mechanic go and he convinced one of our other mechanics to go with him.

Residential * Commercial * Industrial

MD HVACR7206 INSURED

P.O. Box 15319 Baltimore, MD 21220

Ph: 410-918-0904 * Fax: 410-665-4888 * Email: rhacker@stoneservices.net



Stone Services, Inc.

REFRIGERATION HEATING AIR CONDITIONING

*A full service company dedicated to quality and performance
to meet its customer's ever-changing needs.*

Around the same time, we were tasked to install a new compressor at one of our larger facility's. The facility had hired two new maintenance employees who had little to no experience working on the equipment. After we installed the compressor, the facility's new employees reset the compressor and in returned it burnt up. We replaced the burnt-up compressor to get the facility up and running, but the facility refused to pay for the replacement even though it was their employees who made the mistake. Due to their mistake, we lost over \$20,000 but decided it was best to fulfill our warranty to keep our customer happy.

We had another round with another older mechanic who was out of the trade for many years. We thought he would be a good fit but turned out to be a good liar instead. After the fourth plant he was asked not to come back to, it was time to let him go.

We hired a young journeyman that graduated from our apprenticeship program, so we had high expectations. He knew very little and was honest about it. He said he spent most of his apprenticeship changing filters and belts, and an occasional motor. He was expensive to train and his work resulted in numerous callbacks which led Stone Services into more debt. Two months ago, he left his truck at work, said nothing and would not return any phone calls. Of course, there were tools missing.

So, as you can see, we are victims of our own success of the workforce off the bench and circumstances out of our control. Prior to this we always developed people from the apprenticeship. Therefore, we are asking for the union to credit late fees, penalties, and liquidated damages to our account since we must ultimately pay the \$50,000 bond to Erie Insurance. We will be so grateful to any help in this matter moving forward. Our intention is not to file bankruptcy, but to move forward and develop a new generation of business.

Respectfully,

Robert Hacker

President

Stone Services, Inc.

Residential * Commercial * Industrial

MD HVACR7206 INSURED

P.O. Box 15319 Baltimore, MD 21220

Ph: 410-918-0904 * Fax: 410-665-4888 * Email: rhacker@stoneservices.net

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

Ronald A. Beatty
Name (First, Middle initial, Last) _____ Social Security Number _____
3809 Ellerslie Ave, Baltimore, Md, 21218-1952
Address _____ City _____ State _____ Zip Code _____
11/02/1963 (410) 591-2164 03/08/1983
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 July 22, 1988

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	Lisa A. Beatty		12/26/1967

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
	07125	Delta Dental	Lisa Beatty

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 01 day of July 20 19.

Ronald A. Beatty
Signature

May 08, 2019
Date

RECEIVED
MAY 13 2019

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

Retirement Effective Date: 6/1/19

Type of Retirement: Service

AA, LLC
Age: 55 + 34 =

Approved for Retirement Status: ☐ Normal ☐ Disability

Chairman _____

Date _____

eligible thru 11-30-19 (89)
531.73 + 531.73 =
1063.46

Client Services Contract



BlueRock Productions, LLC
8725 Loch Raven Blvd.
Suite 201 B
Towson, MD 21286

Client:
Plumbers and Steamfitters
Local 486 Medical
FundPlan

This four page agreement ("Contract") is entered into on the 8th day of July, 2019, between BlueRock Productions LLC ("BlueRock") Plumbers and Steamfitters Local 486 Medical FundPlan ("Client"), regarding the following project ("the Work").

BlueRock agrees to furnish the following services:

Project: 19PAS1136: BlueRock Productions will work in collaboration with Associated Administrators, LLC to create a series of 18 videos (based on the provided script/text) that help the Plumbers and Steamfitters Local 486 members better understand and utilize their healthcare options and coverage. This proposal includes one day of filming in a studio environment.

Production and post-production crew, services and gear include Producer, Camera Op/DP, Grip, Teleprompter Op/Audio, two professional talent, studio environment, teleprompter kit, 4K HD camera, lighting, audio, editing and animation. Delivery of final product will be within 4-6 weeks of completion of production. Production date TBD.

Total: \$13,725

In consideration for the services to be performed by BlueRock, Client agrees to pay BlueRock the sum of Thirteen Thousand seven hundred twenty-five dollars and No Cents, under the payment terms and conditions.

Additional Requests: Requests and needs beyond scope (including travel, meals, painting, etc.) could accrue additional costs. It is contemplated by the parties that there will be no additional requests or costs. Any additional requests will be in writing and a quote for those prices will be provided in advance before the requests are finalized.

Payment: Payments may be made by cash, check(s), money orders(s) or MasterCard, Visa, and American Express credit card. Payments by credit card are subject to a surcharge of up to 3% of the total contract price, and may require a conditional hold. A ½ deposit payment (\$6862.50) is requested upon signing the contract, the balance will be due upon completion.

~~Please sign and return via scan or mail.~~

~~Agreed & Accepted:~~

BLUEROCK PRODUCTIONS LLC _____ CLIENT

By: _____ By: _____
Authorized Signature _____ Authorized Signature

Name (Type or print) _____ Name (Type or print)

Date (Type or print)

Date (Type or print)

A. Services to be Provided by BlueRock

BlueRock, in furnishing services or production studio space to *Client*, is an independent contractor. *BlueRock* does not undertake to perform any regulatory or contractual obligation of *Client* or to assume any responsibility for *Client's* business or operations. *BlueRock* will supervise, perform or cause to be performed all work to be accomplished by *BlueRock* and may call upon expertise and assistance of any other independent contractor (crew member).

B. Term of Contract

This Contract is effective upon the date of the signatures of both *BlueRock* and *Client*, as indicated below. The specific date for service under this Contract (also referred to as the "Call Time"), if determined before contract signing, is stated on page 1.

C. Payment Terms & Conditions

- (a) Standard Policies & Fees: *Client* guarantees payment to *BlueRock* for all services rendered that are part of this Contract. *Client* shall make a 1/2 deposit payment upon signing the contract, unless otherwise agreed.
- (b) Additional Equipment: In consideration for the services to be performed by *BlueRock*, *Client* agrees that any additional equipment or services will be charged as needed. No additional equipment or services are contemplated at this time, and no additional services or equipment will be provided without the advanced written approval of *Client*.
- (c) Postponements, Cancellations & Refunds: *Client* is responsible for assuming the risk of unforeseen circumstances beyond the control of *BlueRock*, such as inclement weather, which will not excuse *Client's* performance and/or responsibility under this Contract.
 - (i) Cancellations: In the event of cancellation of client's production (filming) day, a forfeiture of the productions related costs is subject to a charge of 50% for within 24 hour notice, 25% within three days notice.
- (d) Refunds: A refund will be issued within 30 calendar days after performance under this Contract, subject to any terms or conditions having (or not having) been met, or expenses incurred by *BlueRock*.
- (e) Non-Payment: Interest will accrue, immediately, in the amount of 18% compounded annually, on any amount not paid in accordance with this Contract. A \$35 check fee will be charged if a *Client's* check is returned for insufficient funds or otherwise dishonored.

D. General Provisions and Conditions

- (a) Maryland Law: The place of performance of this Contract shall be the State of Maryland. This Contract shall be construed, interpreted, and enforced according to the laws of the State of Maryland, as required under any applicable laws and regulations, to the extent not preempted by federal law under ERISA.
- (b) Intellectual Property: All right, title, and interest in and to the Work, and any derivations including but not limited to any copyright, belong exclusively to *Client*. *Client* agrees that *BlueRock's* confidential work product and intellectual property, including the ideas, concepts, know-how, techniques, inventions, discoveries, improvements and other information relating to information processing, telecommunications or business process re-engineering or design, developed during the course of this Contract are the property of *BlueRock*. *Client* acknowledges that *BlueRock* provides management, production and leasing services for other clients, and that nothing in this Contract shall preclude or limit *BlueRock* from providing services and/or developing materials for itself or other clients, irrespective of the possible similarity of such materials which may be delivered to *Client*. To the extent that *BlueRock* develops similar materials for itself or clients, *BlueRock* will not use *Client's* private information in developing such materials. *Client's* private information includes, but is not limited to, any or all information pertaining or relevant to *Client's* Medical Plan, Trust, and/or Fund or its members, participants and beneficiaries. To the extent that any preexisting rights of *Client* are embodied in any product produced by *BlueRock*, *Client* hereby grants to *BlueRock* the irrevocable, perpetual,

- (b) ~~non-exclusive, worldwide, royalty-free right and license to use, execute, reproduce, display, perform, distribute copies of such materials for publication, exhibition or other marketing purposes only. BlueRock shall have the right to include its logo at the end of the Work as a credit line.~~
- (c) Confidentiality: Unless otherwise agreed or required by law, BlueRock and Client shall keep the Work confidential, shall not share the nature of the Work, this Contract, or the relationship between BlueRock and Client, with any competitor or potential competitor of BlueRock.
- (d) Liability/Indemnification: Client is responsible for ensuring the Work does not infringe upon the rights of other parties, organizations, institutions, copyright holders, or others, as the result of plagiarism, libel, slander, or any other misuse of any material. Client shall be liable indemnify BlueRock for any and all claims, damages, costs, and expenses, including attorney's fees, incurred by BlueRock as a result of any infringements. BlueRock shall be liable for any and all claims, damages, costs, and expenses, including attorney's fees, incurred by Client as a result of any breach of this Contract.
- (e) Obligations of BlueRock: BlueRock agrees to comply with all reasonable requests of Client necessary to the performance of BlueRock's duties under this Contract.
- (1) Warranties: BlueRock warrants that the services provided are performed and supervised by qualified personnel. ~~BlueRock makes no other warranties, express or implied, whether arising by operation of law, course of performance or dealing, custom, usage in the trade or profession or otherwise, including without limitation implied warranties of merchantability and fitness for a particular purpose. Client acknowledges and agrees that it has relied on no other representations or warranties and that no other representations or warranties have formed the basis of its bargain herein.~~
- (2) Property & Premises: ~~BlueRock assumes no risk or liability, and makes no guarantees for the safety of Client's materials during pre-production, production, post-production, storage or delivery. BlueRock warrants that it maintains and will maintain insurance to cover its activities under this Contract. Client takes BlueRock's Premises in an "AS IS" condition, and assumes the risk of reasonable loss or damage. If Client's materials during pre-production, production, post-production, storage or delivery are damaged or lost, BlueRock assumes liability for any and all damages incurred. BlueRock shall comply with all Federal, State and local laws, regulations, and ordinances applicable to its activities and obligations under this Contract.~~
- (3) Third Parties: ~~BlueRock assumes no risk for, and makes no guarantee concerning, the content of material prepared for third-parties or for delivery schedules, arrival times or air dates of materials prepared for Client. BlueRock is not responsible for the fulfillment of Client's obligation to any third parties.~~
- (3)(4) Request for Information: ~~BlueRock agrees to furnish any and all information requested by Client relating to any compensation it receives in connection with this Contract no later than fourteen (14) calendar days following Client's written request for information.~~
- (f) Obligations of Client: Client agrees to comply with all reasonable requests of BlueRock necessary to the performance of BlueRock's duties under this Contract. Client hereby represents and warrants that:
- (1) Qualifications: Client is qualified to do business in the State of Maryland, will furnish any appropriate Federal and/or State tax identification, and that Client will take such action as, from time to time, as may be necessary to remain so qualified.
- (2) Laws & Regulations: Client shall comply with all Federal, State and local laws, regulations, and ordinances, including BlueRock's insurance carrier, as applicable to its activities and obligations under this Contract.
- (g) Delays and Extensions of Time: BlueRock and Client agree to perform this Contract continuously and diligently. ~~No charges or claims for damages shall be made by Client against BlueRock for any delays or hindrances, regardless of cause, in the performance of services under the Contract. BlueRock is permitted time extensions for excusable delays that arise from unforeseeable causes beyond its control and without the fault or negligence, including but not restricted to acts of God, acts of the public enemy, acts of the State in either its sovereign or contractual capacity, acts of another contractor in the performance of a state contract, fires, floods, epidemics, quarantine restrictions, strikes, freight embargoes, or the delays of a subcontractor or supplier.~~
- (h) Subcontracting & Assignment: BlueRock may subcontract and/or assign any portion of its performance provided under this Contract with prior written approval of Client. ~~If BlueRock subcontracts or assigns any portion of its performance under this Contract, BlueRock is responsible for any violations committed by the assignee under this Contract.~~
- (i) Termination for Convenience: Performance under this Contract may be terminated by either party BlueRock in accordance with this clause in whole, or from time to time in part, whenever either party the BlueRock determines that such termination is in its the best interest of BlueRock. BlueRock will pay all reasonable costs associated with this Contract that Client has incurred up to the date of termination, with the exception of anticipatory or punitive damages, no later than thirty (30) calendar days following the termination of this Contract by BlueRock under this clause.
- (i)

- (j) Termination for Cause: If either BlueRock or Client fails to fulfill its obligations under this Contract properly and on time, or otherwise violates any provision of this Contract, BlueRock or Client may terminate this Contract.
- (k) Right of Refusal: BlueRock reserves the right to refuse service and cancel any service, and refuse admittance to Client, their agent or related affiliates, for non-compliance with any terms in this Contract. To the extent that BlueRock refuses or cancels any service without sufficient reason, BlueRock will pay all costs associated with this Contract that Client has incurred up to the date of refusal or cancellation no later than thirty (30) calendar days following the refusal or cancellation by BlueRock.
- (l) Saving Clause: Both parties hereby expressly acknowledge the possibility of substantial changes in Federal, State or local regulations applicable to this Contract and expressly agree to renegotiate this Contract as necessary to comply with such changes.
- (m) Disputes & Limitation of Liability: This Contract shall be governed by and construed in accordance with the laws of the State of Maryland, to the extent not preempted by federal law under ERISA. The parties agree that disputes not settled by reasonable discussions shall be resolved solely by binding arbitration. The arbitration will comply with and be governed by the American Arbitration Association. The parties will each appoint one person to hear and determine the dispute and if they are unable to agree, then the two persons so chosen will select a third impartial arbitrator whose decision will be final and conclusive on both parties. The cost of arbitration will be borne in such proportions as the arbitrators decide. Judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction.
- (n) Full & Complete Agreement: This Contract and attached Fee Schedule (Exhibit 1[GS1][KB2]) constitute the entire agreement between BlueRock and Client. All other communications prior to its execution, whether written or oral, with reference to the subject matter of this Contract are superseded by this agreement.
- (1) Amendments: This Contract may be amended as BlueRock and Client mutually agree in writing. Any amendment to this Contract must be approved in writing by BlueRock and Client, subject to any additional approvals required by law. No amendment to this Contract is binding unless it is in approved in writing and signed by the parties. Except for the specific provision of this Contract which is thereby amended, this Contract shall remain in full force and effect after such amendment subject to the same laws, obligations, conditions, provisions, rules and regulations, as it was prior to any such amendment.
- (o) Severability: If one or more of the provisions or terms in this Contract are deemed void or unenforceable by law, it shall be severed and the remaining provisions will continue in full force and effect.
- (p) Headings: Section headings are not to be considered a part of this Contract and are not intended to be a full and accurate description of the contents.
- (q) Attorney Fees: In the event that this Contract becomes subject to litigation between the parties hereto, the parties agree that the prevailing party shall be entitled to an award of attorney's fees, costs, and the prevailing statutory interest from the other party.
- (r) Additional Acknowledgments: Both parties acknowledge and agree that: (a) the parties are executing this Contract voluntarily and without any duress or undue influence; (b) the parties have carefully read this Contract and have asked any questions needed to understand the terms, consequences, and binding effect of this Contract and fully understand them; and (c) the parties have sought the advice of an attorney of their respective choice if so desired prior to signing this Contract.

Agreed & Accepted:

BLUEROCK PRODUCTIONS LLC

PLUMBERS AND STEAMFITTERS LOCAL 486 MEDICAL FUND

By:

By:

Authorized

Signature

Authorized Signature

Name (Type or print)

Name (Type or print)

Date (Type or print)

Date (Type or print)

(#)

Client Services Contract



BlueRock Productions, LLC
8725 Loch Raven Blvd.
Suite 201 B
Towson, MD 21286

Client:
Plumbers and Steamfitters
Local 486 Medical Fund

This four page agreement ("Contract") is entered into on the 8th day of July, 2019, between BlueRock Productions LLC ("BlueRock") Plumbers and Steamfitters Local 486 Medical Fund ("Client"), regarding the following project ("the Work").

BlueRock agrees to furnish the following services:

Project: 19PAS1136: BlueRock Productions will work in collaboration with Associated Administrators, LLC to create a series of 18 videos (based on the provided script/text) that help the Plumbers and Steamfitters Local 486 members better understand and utilize their healthcare options and coverage. This proposal includes one day of filming in a studio environment, production and post-production crew, services and gear include Producer, Camera Op/DP, Grip, Teleprompter Op/Audio, two professional talent, studio environment, teleprompter kit, 4K HD camera, lighting, audio, editing and animation. Delivery of final product will be within 4-6 weeks of completion of production. Production date TBD.

Total: \$13,725

In consideration for the services to be performed by BlueRock, Client agrees to pay BlueRock the sum of Thirteen Thousand seven hundred twenty-five dollars and No Cents, under the payment terms and conditions.

Additional Requests: Requests and needs beyond scope (including travel, meals, painting, etc.) could accrue additional costs. It is contemplated by the parties that there will be no additional requests or costs. Any additional requests will be in writing and a quote for those prices will be provided in advance before the requests are finalized.

Payment: Payments may be made by cash, check(s), money orders(s) or MasterCard, Visa, and American Express credit card. Payments by credit card are subject to a surcharge of up to 3% of the total contract price, and may require a conditional hold. A ½ deposit payment (\$6862.50) is requested upon signing the contract, the balance will be due upon completion.

A. Services to be Provided by BlueRock

BlueRock, in furnishing services or production studio space to Client, is an independent contractor. BlueRock does not undertake to perform any regulatory or contractual obligation of Client or to assume any responsibility for Client's business or operations. BlueRock will supervise, perform or cause to be performed all work to be accomplished by BlueRock and may call upon expertise and assistance of any other independent contractor (crew member).

B. Term of Contract

This Contract is effective upon the date of the signatures of both BlueRock and Client, as indicated below. The specific date for service under this Contract (also referred to as the "Call Time"), if determined before contract signing, is stated on page 1.

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- (b) Additional Equipment: In consideration for the services to be performed by BlueRock, Client agrees that any additional equipment or services will be charged as needed. No additional equipment or services are contemplated at this time, and no additional services or equipment will be provided without the advanced written approval of Client.
- (c) Postponements, Cancellations & Refunds: Client is responsible for assuming the risk of unforeseen circumstances beyond the control of BlueRock, such as inclement weather, which will not excuse Client's performance and/or responsibility under this Contract.
 - (i) Cancellations: In the event of cancellation of client's production (filming) day, a forfeiture of the productions related costs is subject to a charge of 50% for within 24 hour notice, 25% within three days notice.
- (d) Refunds: A refund will be issued within 30 calendar days after performance under this Contract, subject to any terms or

conditions having (or not having) been met, or expenses incurred by *BlueRock*.

- (e) Non-Payment: Interest will accrue, immediately, in the amount of 18% compounded annually, on any amount not paid in accordance with this Contract. A \$35 check fee will be charged if a *Client's* check is returned for insufficient funds or otherwise dishonored.

D. General Provisions and Conditions

- (a) Maryland Law: The place of performance of this Contract shall be the State of Maryland. This Contract shall be construed, interpreted, and enforced according to the laws of the State of Maryland, as required under any applicable laws and regulations, to the extent not preempted by federal law under ERISA.
- (b) Intellectual Property: All right, title, and interest in and to the Work, and any derivations including but not limited to any copyright, belong exclusively to *Client*. *Client* agrees that *BlueRock's* confidential work product and intellectual property, including the ideas, concepts, know-how, techniques, inventions, discoveries, improvements and other information relating to information processing, telecommunications or business process re-engineering or design, developed during the course of this Contract are the property of *BlueRock*. *Client* acknowledges that *BlueRock* provides management, production and leasing services for other clients, and that nothing in this Contract shall preclude or limit *BlueRock* from providing services and/or developing materials for itself or other clients, irrespective of the possible similarity of such materials which may be delivered to *Client*. To the extent that *BlueRock* develops similar materials for itself or clients, *BlueRock* will not use *Client's* private information in developing such materials. *Client's* private information includes, but is not limited to, any or all information pertaining or relevant to *Client's* Medical Plan, Trust, and/or its members, participants and beneficiaries. *BlueRock* shall have the right to include its logo at the end of the Work as a credit line.
- (c) Confidentiality: Unless otherwise agreed or required by law, *BlueRock* and *Client* shall keep the Work confidential, shall not share the nature of the Work, this Contract, or the relationship between *BlueRock* and *Client*, with any competitor or potential competitor of *BlueRock*.
- (d) Liability: *Client* is responsible for ensuring the Work does not infringe upon the rights of other parties, organizations, institutions, copyright holders, or others, as the result of plagiarism, libel, slander, or any other misuse of any material. *Client* shall be liable for any and all claims, damages, costs, and expenses, including attorney's fees, incurred by *BlueRock* as a result of any infringements. *BlueRock* shall be liable for any and all claims, damages, costs, and expenses, including attorney's fees, incurred by *Client* as a result of any breach of this Contract.
- (e) Obligations of *BlueRock*: *BlueRock* agrees to comply with all reasonable requests of *Client* necessary to the performance of *BlueRock's* duties under this Contract.
 - (1) Warranties: *BlueRock* warrants that the services provided are performed and supervised by qualified personnel. *Client* acknowledges and agrees that it has relied on no other representations or warranties and that no other representations or warranties have formed the basis of its bargain herein.
 - (2) Property & Premises: *BlueRock* guarantees the safety of *Client's* materials during pre-production, production, post-production, storage or delivery. *BlueRock* warrants that it maintains and will maintain insurance to cover its activities under this Contract. *Client* takes *BlueRock's* Premises in an "AS IS" condition. If *Client's* materials during pre-production, production, post-production, storage or delivery are damaged or lost, *BlueRock* assumes liability for any and all damages incurred. *BlueRock* shall comply with all Federal, State and local laws, regulations, and ordinances applicable to its activities and obligations under this Contract.
 - (3) Third Parties: *BlueRock* assumes no risk for, and makes no guarantee concerning, the content of material prepared for third-parties or for delivery schedules, arrival times or air dates of materials prepared for *Client*. *BlueRock* is not responsible for the fulfillment of *Client's* obligation to any third parties.
 - (4) Request for Information: *BlueRock* agrees to furnish any and all information requested by *Client* relating to any compensation it receives in connection with this Contract no later than fourteen (14) calendar days following *Client's* written request for information.
- (f) Obligations of *Client*: *Client* agrees to comply with all reasonable requests of *BlueRock* necessary to the performance of *BlueRock's* duties under this Contract. *Client* hereby represents and warrants that:
 - (1) Qualifications: *Client* is qualified to do business in the State of Maryland, will furnish any appropriate Federal and/or State tax identification, and that *Client* will take such action as, from time to time, as may be necessary to remain so qualified.
 - (2) Laws & Regulations: *Client* shall comply with all Federal, State and local laws, regulations, and ordinances, including *BlueRock's* insurance carrier, as applicable to its activities and obligations under this Contract.
- (g) Delays and Extensions of Time: *BlueRock* and *Client* agree to perform this Contract continuously and diligently. *BlueRock* is permitted time extensions for excusable delays that arise from unforeseeable causes beyond its control and without the fault or negligence, including but not restricted to acts of God, acts of the public enemy, acts of the State in either its sovereign or contractual capacity, acts of another contractor in the performance of a state contract, fires, floods,

epidemics, quarantine restrictions, strikes, freight embargoes, or the delays of a subcontractor or supplier.

- (h) Subcontracting & Assignment: BlueRock may subcontract and/or assign any portion of its performance provided under this Contract with prior written approval of Client. If BlueRock subcontracts or assigns any portion of its performance under this Contract, BlueRock is responsible for any violations committed by the assignee under this Contract.
- (i) Termination for Convenience: Performance under this Contract may be terminated by either party in accordance with this clause in whole, or from time to time in part, whenever either party determines that such termination is in its best interest. BlueRock will pay all costs associated with this Contract that Client has incurred up to the date of termination, no later than thirty (30) calendar days following the termination of this Contract by BlueRock under this clause.
- (j) Termination for Cause: If either BlueRock or Client fails to fulfill its obligations under this Contract properly and on time, or otherwise violates any provision of this Contract, BlueRock or Client may terminate this Contract.
- (k) Right of Refusal: BlueRock reserves the right to refuse service and cancel any service, their agent or related affiliates, for non-compliance with any terms in this Contract. To the extent that BlueRock refuses or cancels any service without sufficient reason, BlueRock will pay all costs associated with this Contract that Client has incurred up to the date of refusal or cancellation no later than thirty (30) calendar days following the refusal or cancellation by BlueRock.
- (l) Saving Clause: Both parties hereby expressly acknowledge the possibility of substantial changes in Federal, State or local regulations applicable to this Contract and expressly agree to renegotiate this Contract as necessary to comply with such changes.
- (m) Disputes & Limitation of Liability: This Contract shall be governed by and construed in accordance with the laws of the State of Maryland, to the extent not preempted by federal law under ERISA. The parties agree that disputes not settled by reasonable discussions shall be resolved in any court having jurisdiction.
- (n) Full & Complete Agreement: This Contract and attached Fee Schedule (Exhibit 1[GS1][KB2]) constitute the entire agreement between BlueRock and Client. All other communications prior to its execution, whether written or oral, with reference to the subject matter of this Contract are superseded by this agreement.
- (1) Amendments: This Contract may be amended as BlueRock and Client mutually agree in writing. Any amendment to this Contract must be approved in writing by BlueRock and Client, subject to any additional approvals required by law. No amendment to this Contract is binding unless it is in approved in writing and signed by the parties. Except for the specific provision of this Contract which is thereby amended, this Contract shall remain in full force and effect after such amendment subject to the same laws, obligations, conditions, provisions, rules and regulations, as it was prior to any such amendment.
- (o) Severability: If one or more of the provisions or terms in this Contract are deemed void or unenforceable by law, it shall be severed and the remaining provisions will continue in full force and effect.
- (p) Headings: Section headings are not to be considered a part of this Contract and are not intended to be a full and accurate description of the contents.
- (q) Attorney Fees: In the event that this Contract becomes subject to litigation between the parties hereto, the parties agree that the prevailing party shall be entitled to an award of attorney's fees, costs, and the prevailing statutory interest from the other party.
- (r) Additional Acknowledgments: Both parties acknowledge and agree that: (a) the parties are executing this Contract voluntarily and without any duress or undue influence; (b) the parties have carefully read this Contract and have asked any questions needed to understand the terms, consequences, and binding effect of this Contract and fully understand them; and (c) the parties have sought the advice of an attorney of their respective choice if so desired prior to signing this Contract.

Agreed & Accepted:

BLUEROCK PRODUCTIONS LLC

PLUMBERS AND STEAMFITTERS LOCAL 486 MEDICAL FUND

By: _____
Authorized Signature

By: _____
Authorized Signature

Name (Type or print)

Name (Type or print)

Date (Type or print)

Date (Type or print)

By: _____

Name

Date

Educational Video Topics

1. **Eligibility** - How do I become eligible and maintain my eligibility? Explain benefits available for Journeymen, First year Apprentices, Helpers.
2. **Retirement Benefits** - Cover how you apply, how you qualify for Retiree Benefits, retiree self payment, waiver of coverage, reinstatement.
3. **Medicare Eligible Retirees** - Answer the following: when do I have to apply for Medicare, do I have to apply for Medicare, how I enroll in Medicare. Link to ssa.gov to Medicare application to apply on line and provide, phone number to apply by phone for Social Security 1-800-772-1213 from 7 am to 7 pm Monday thru Friday, in person can visit local Social Security office (call first to make an appointment), explain Medicare penalty for not applying timely, what will my benefits be explain Laborfirst and provide contact information, is prescription, dental and vision included, Medicare eligible self pay premium.
4. **Prescription Benefits** – Optum Rx, Copays, Mandatory Mail Order and how to set up, explain Formulary and Non Formulary Drugs, Diabetes Management Program, Opioid Program, Copay Card Accumulator Adjustment Program, Preferred Copay Card Acceptance Program, Prior Authorization, Step Therapy and Quantity Limits. Exclusions. Contact information and mobile card information.
6. **Dental Benefits** – Cigna Shared Network. How benefits are paid in and out of network, how to find a Cigna Dental Provider and annual maximum.
7. **Optical Benefits** – National Vision Administrators. Explain benefits and how to find a Vision Provider
8. **Medical Benefits** - Deductible and out of pocket expense. Covered Medical Expenses. Exclusions.
9. Video to explain benefits that additional information from the member is needed or could be included in Medical Benefits video. Physical, Speech therapy and occupational therapy to approve those visits they must be prescribed by a medical doctor and there is a limit of 50 combined therapy visits per person per calendar year.

Durable Medical Equipment – Letter of Medical Necessity

Inpatient Substance Abuse – Only covered if provided by a facility that participates in the PPO.
10. **Benefits covered under the Affordable Care Act** - paid at 100% prior to deductible and out of pocket being paid.
11. **Emergency Room Benefits** – explain only cover expenses incurred within 12 hours of onset, services rendered must be related to emergency care not routine service, definition of emergency care and example of emergency care and routine service. Explain additional information request form.

12. **Conifer Health Solutions** - prior authorization (in-patient stays). Case and utilization management service, and personal health nurse services. Contact information.
13. **Preferred Provider Organization Carefirst Blue Cross and Blue Shield** – define, stress importance of using the network and how out of network benefits are paid. How to find a provider provide phone number and directions for online benefits.
14. **Annual Open Enrollment and HMO option**
15. **Appeals process**
16. **Weekly Accident and Sickness Benefit**
17. **Subrogation**

<PLAN_PlanLogo1>

<PLAN_PlanLogo2>

<RADR_ReturnAddressName>
<RADR_ReturnAddress1>
<RADR_ReturnAddress2>
<RADR_ReturnAddressCity>, <RADR_ReturnAddressState> <RADR_ReturnAddressZip>

<PLAN_Plantype> <TXHD_TemplateID> <TXHD_CPP_ID>
<MEMD_MemberFirstName> <MEMD_MemberLastName>
<MEMD_MemberAddress1>
<MEMD_MemberAddress2>
<MEMD_MemberCity>, <MEMD_MemberState> <MEMD_MemberZip>

Important pharmacy
benefit information

Correspondence number: <TXHD_CPP_ID>
Case Number: <IDTNn_IdentificationID>

<TXHD_TransactionDate>

Dear <MEMD_MemberFirstName>,

On behalf of <PLAN_PlanName1>, we would like to welcome you to the OptumRx® Diabetes Management Program. You have been enrolled in the program, under your existing plan, at no cost to you. As a member of the program you'll have access to:

- **Savings** — Free diabetes testing supplies. You are eligible for a OneTouch Verio Flex® wireless blood glucose meter and all related blood glucose testing supplies at a \$0 copay.* If you already have a meter, you can still continue to use it, but you will be responsible for testing supply costs. Whatever you decide, you can still take advantage of the program's extra support.
- **Support** — Get free one-on-one coaching sessions and a full medication screening, with a pharmacist who specializes in diabetes care. You receive up to four sessions per plan year—designed to help you better manage your condition, medications, nutrition and provide diabetes education. You can also choose to share your blood glucose meter readings with your pharmacist for more personalized care.+Take your medication list with you if you go to the hospital or emergency room.
- **Simplicity** — No more complex record keeping. Monitoring your blood glucose levels is easy with a wireless blood glucose meter. Your test results are ready right away and can be shared with anyone you choose—including providers and loved ones—through a secure online account.

It's Easy. Your next steps.

We understand managing diabetes can be challenging and we are here to help.

To order your free meter and supplies simply review the information on the following page.

To start your coaching session today please call <CSPH_Phone Fax TTY 1> between <CSPH_HoursOfOperation>. If we don't hear from you, one of our clinical team members will call you to talk about the benefits of the Diabetes Management Program.

We look forward to helping you manage your diabetes.

Sincerely,

<PLAN_SignatureBlock1>

Blood Glucose Meter and Supplies:

As a member of the OptumRx Diabetes Management program, the following free meter and supplies are available to you. Simply follow the steps below:

OneTouch Verio Flex [®]	
To order	Call 1-866-355-9962 Code 594PRX100
To receive testing supplies**	Talk to your doctor about getting a prescription for the: • OneTouch Verio[®] Test Strips • OneTouch Delica[®] Lancets and Lancing Device • OneTouch Verio[®] Control Solutions – Level 3 (Mid) or Level 4 (High) Fill your new prescriptions at your pharmacy of choice.
Cost*	\$0
Mobile app	Transmit blood sugar results to the OneTouch Reveal[®] mobile app
Online portal available	✓
Unique Features	ColorSure [®] technology (results in or out of range). Syncs with OneTouch Reveal [®] mobile app to track patterns, activity, meals and share reports.
Choose to share data with OptumRx*	1. Launch the OneTouch Reveal[®] app or go to www.onetouchreveal.com. Create an account, then login. 2. Select Settings. 3. Select +Add an office. 4. Enter the Office Code XHKTBR to be added to the OptumRx diabetes management program.
For additional information	www.onetouch.com

*HSA Plan designs: Deductible must be met before \$0 copay applies on testing supplies.

**Prescription required for test strips, lancets, and control solutions. Talk to your doctor today to get a prescription.

Note: To opt out of the Diabetes Management program, call <CSPH_PhoneFaxTTY3> and provide the code <MEMDnOptOutPin>.

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OptumRx Diabetes Management program

Better understand and manage diabetes

Managing diabetes can be a daily challenge. Taking your medications as prescribed and monitoring your blood sugar can be critical to your health. With the OptumRx® Diabetes Management program, you can save money while getting the support and care you need to help you stay on track with your condition.

What is the OptumRx Diabetes Management program?

The Diabetes Management program is free to eligible members as part of your health plan. The program offers support to help you learn about your medications, prevent complications, manage your symptoms and live a healthy lifestyle. The program offers:

- **Savings** — Free diabetes testing supplies. You can get a wireless blood glucose meter and all related blood glucose testing supplies for a \$0 copay.* To get free supplies (at a \$0 cost share) you must use a meter offered by this program. If you already have a meter, you can keep using it, but you will have to pay for testing supply costs. Whatever you decide, you can still take advantage of the program's extra support.
- **Simplicity** — No more complex record keeping. Monitoring your blood glucose levels is easy with a wireless blood glucose meter. Your test results are ready right away and can be shared through a secure online account with anyone you choose.
- **Support** — Up to 4 free one-on-one coaching sessions and a full medication screening with a pharmacist who specializes in diabetes care. You'll learn how to better manage your condition, medications and food choices. You can also choose to share your blood glucose meter readings with your pharmacist for more personalized care.
- **Education** — Tools and resources on how to better manage your conditions and medications.

Who is eligible for the Diabetes Management program?

If you have diabetes, you may be eligible for the Diabetes Management program. Eligibility is based on your pharmacy claims history.

How do I know if I can be part of the program?

If you are eligible, you are automatically enrolled and we will send you a letter notifying you.

How can I cancel or opt out of the program?

You will receive a call after being enrolled in the program. Follow the prompts during this call to opt out. Or you can call **1-855-822-6585** (TTY **711**) 8 a.m.–8 p.m. CT, Monday–Friday and one of our clinical team members will be able to assist you.

How do I get my free diabetes testing supplies?

OptumRx will send a letter with instructions on how to order your wireless blood glucose meter and all blood glucose-related testing supplies. If you received a letter and misplaced it, please call **1-855-822-6585** for more details.

Can my caregiver speak with the pharmacist on my behalf?

Yes. With your permission, a family member, friend or other caregiver may speak with the pharmacist on your behalf.

Are coaching sessions available in other languages?

Yes. Just tell the pharmacist that you would like to add a translator to your conversation.

What else do I need to know?

The pharmacist will not prescribe new medication or make changes to your medication therapy. Only your doctor can do that.

We understand managing diabetes can be challenging and we are here to help. If you have any questions please call the number on your member ID card.

*HSA plan designs: Deductible must be met before \$0 copay applies on testing supplies.



OPTUM®

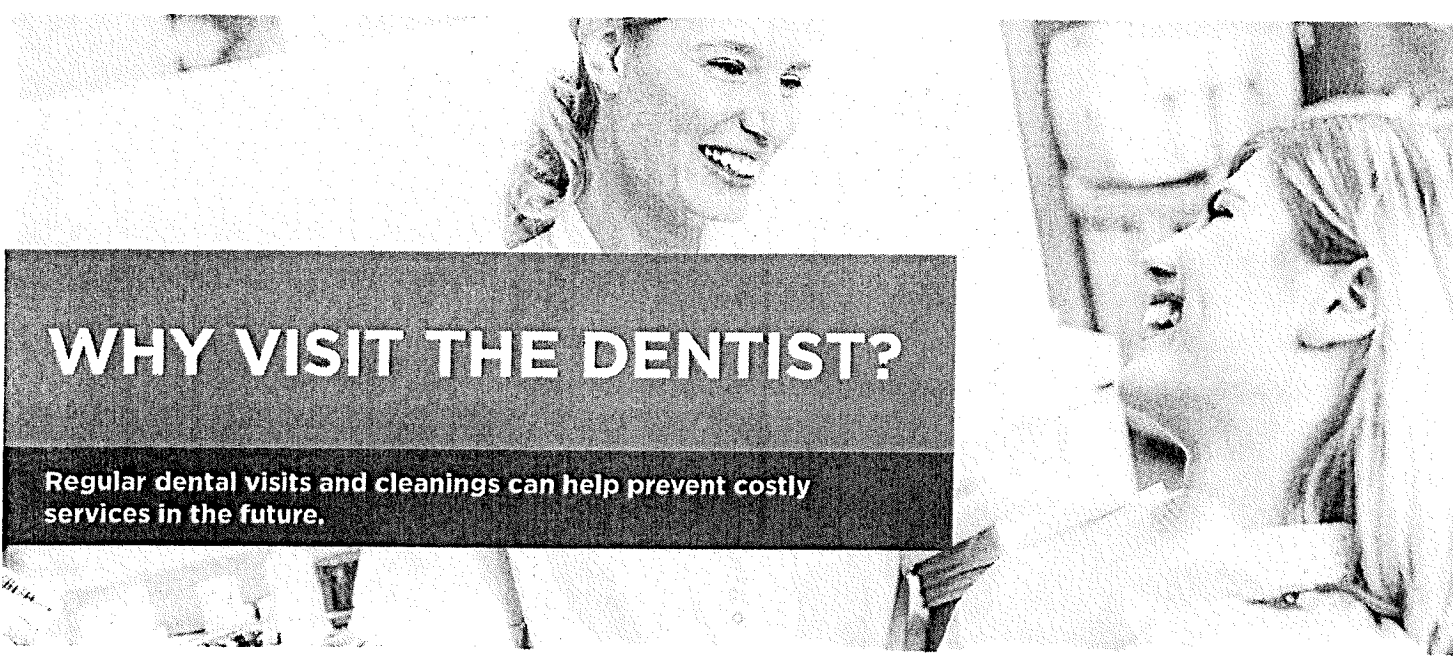
optumrx.com

OptumRx specializes in the delivery, clinical management and affordability of prescription medications and consumer health products. We are an Optum® company — a leading provider of integrated health services. Learn more at optum.com.

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76477-072018



WHY VISIT THE DENTIST?

Regular dental visits and cleanings can help prevent costly services in the future.

Below, review some of the many reasons why professional dental care is important to oral and overall health.

- › **Detect cavities early:** Your dentist can examine your teeth for cavities (caries) to help find them while they're still minor and relatively inexpensive to treat.
- › **Detect gum disease early:** Many people with gum disease do not even realize they have it.
- › **Detect oral cancer early:** Your dentist can examine your mouth for any irregularities that may indicate oral cancer before it becomes advanced. This is especially important for individuals that smoke or chew tobacco.
- › **Check your teeth:** Your dentist can examine your teeth and existing fillings/crowns for surrounding decay or to determine whether any have become defective.
- › **Avoid/treat bad breath or dry mouth:** Your dentist may identify and treat oral conditions that may increase your risk for these problems.
- › **Review oral hygiene routines:** Your dentist and hygienist can help you establish and maintain good oral health habits at home.



Common, preventable conditions.
Your dentist can help you fight them.

Tooth decay

A wearing down of tooth enamel that occurs when plaque is not cleaned off of your teeth. Bacteria that live in the mouth already produce acids as a result. Over time, these acids can destroy tooth enamel, resulting in tooth decay.

Gum disease

Also called periodontal disease, a disease caused when bacteria builds up and begins to destroy the gum and bone that support your teeth.

Gingivitis

A milder form of gum disease that only affects the gums. But gingivitis may lead to more serious, destructive forms of gum disease called periodontitis.

Together, all the way.®



- › **Protect your overall health:** Research shows potential associations between gum disease and overall health conditions, including heart disease and diabetes.*
- › **Protect the oral health of your family:** Tooth decay is one of the most common chronic infectious diseases among U.S. children.
 - 42% of two to 11-year-old children have at least one cavity or filling**
 - 23% of two to 11-year-old children have untreated dental cavities**
 - 21% of six to 11-year-old children have cavities in their permanent teeth**



Periodontal (Gum) Disease: Causes, Symptoms, and Treatments NIH. July 2018 <<http://www.nidcr.nih.gov/oralhealth/Topics/GumDiseases/PeriodontalGumDisease.htm#howDol>>

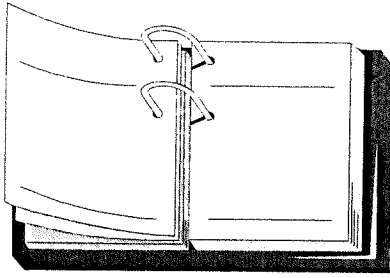
**National Institute of Dental and Craniofacial Research. (July 2018). Dental caries (tooth decay) in children (age 2 to 11). Retrieved from <http://www.nidcr.nih.gov/DataStatistics/FindDataByTopic/DentalCaries/DentalCariesChildren2to11.htm>

This document is for educational purposes only. It is not a guarantee that the services described are covered under your employer's specific dental plan or policy. It does not constitute medical advice and is not intended to be a substitute for proper dental care provided by a dentist. Cigna assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied in this document. Always consult with your doctor for appropriate examinations, treatment, testing, and care recommendations.

Not all preventive care services are covered. For example, prescription drugs are generally not covered. Your plan's terms and conditions apply. For the coverage details of your specific dental plan, see your plan documents.

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MEETING NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slightly textured appearance and is set against a dark background.

