

**Plumbers & Steamfitters Local 486
Medical Fund
Board of Trustees Meeting
January 7, 2019**

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND

AGENDA

January 7, 2019

- A. ROLL CALL
- B. ELECTION OF OFFICERS
- C. READING OF THE MINUTES – December 10, 2018
- D. ADMINISTRATION REPORTS
 - 1. Medical Fund Cash Balance – December 31, 2018
 - 2. Medical Fund Schedules – December 31, 2018
 - 3. Medical Fund Bills To Be Approved & Paid – January 7, 2019
 - 4. Administrative Cash Balance – December 31, 2018
 - 5. Principal Account Activity – No activity reported at this time
 - 6. Claims Analysis – December 31, 2018
 - 7. Claimant Usage Report – December 31, 2018
 - 8. High Cost Medical Claims – December 2018
 - 9. Bolton Partners – Projected vs. Actual – December 31, 2018
- E. UNFINISHED BUSINESS
 - 1. Delinquent Contractors
- F. NEW BUSINESS
 - 1. Deaths: Donald Schoppert, 11/29/2018, age 50
Elizabeth Schumacher, 12/05/2018, age 85
Rose Keller, 12/08/2018, age 55
 - 2. Retirements: Gary Hogan, age 68, Not Eligible
Mark Rogers, age 51, Not Eligible
 - 3. Open Enrollment
 - 3. Informational Video Production
 - 4. Web Xg Member Portal
 - 5. Vision Plan
 - 6. Appeals
 - 7. Questions
 - 8. Date of Next Meeting – February 11, 2019 at 2:00 p.m.
March 11, 2019 at 2:00 p.m.

Plumbers & Steamfitters Local 486

Medical Fund

911 Ridgebrook Road

Sparks, Maryland 21152-9451

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www.associated-admin.com

Trustees Attending: K. Cordell, E. Eckstein, D. Fischer, A. George, K. Kahl, M. Rinker, S. Weissenberger, W. Welsh

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

The Trustees met on December 10, 2018 at the office of the Administrative Manager.

Co-Chairman Weissenberger called the regular meeting to order at 10:15 a.m.

A. The Minutes of the meeting of November 12, 2018 were approved as presented.

B. The Advice Forms, Investment Analysis, Fund Cash Balance, Fund Bills to Be Approved and Paid, Administrative Cash Balance, Flex Spending & Claims Analysis and Medical Claims Usage reports for November 2018 were accepted. Trustees receiving compensation recused themselves from the votes related to their payments.

Mr. Lynne reviewed the Projected vs. Actual Results for the eleven months ended November 30, 2018 assuming 2,600,000 hours.

C. Unfinished Business

1. Ms. Bradley reported on the current contribution delinquencies including Bay Area Mechanical Services, M&E Sales Inc., South Mountain Mechanical, Statewide Mechanical, Stone Services, and Verticon. Ms. Bradley reported on the status of the federal lawsuit and issues with the bond claim against Verticon.

The Trustees requested that the Fund Office send letters to the participants currently working for M&E Sales, Inc. notifying them that the contractor is three months delinquent on submitting contributions and that the Medical Fund will not extend eligibility beyond the contribution hours remitted by the employer.

2. The Trustees signed the Retainer Agreement for Actuarial and Consulting Services with Bolton Partners, Inc., which was discussed at last month's meeting. The Agreement is effective January 1, 2019.

D. New Business

1. Deaths: Thomas Plock – 11/12/2018, age 47
Allan Desrosiers – 11/24/2018, age 72
David Bilenki – 12/2/2018, age 72
2. The Trustees approved the retirement status for Michael Fox, Normal, age 67.
3. The Trustees welcomed Mr. Marco Perez from OptumRx to the meeting. Mr. Perez distributed the OptumRx "Third Quarter Pharmacy Performance Review." He reviewed the Fund's drug utilization and costs for the period of January 1, 2018 to September 30, 2018. The Fund cost per member per month was \$103.48, as compared to the Taft-Hartley book of business of \$73.59. The member cost share per month was \$15.58 for traditional drugs and \$37.06 for specialty drugs. The Plan's generic utilization rate was 85.6%. The Plan's average cost per prescription was \$174.69. Specialty drugs represented 50.4% of the Plan's drug cost for 2018. The specialty drug cost per prescription was \$4,796.26.

Mr. Perez presented the Vigilant Drug Program that could be implemented by OptumRx. The program is an exclusion program that focuses on clinically appropriate alternative medications that are therapeutically equivalent to brand name or more expensive generic medications. The program is three-pronged and includes the "New Drugs to Market," the "Me Too," and the "Non-Essential" Programs. The New Drugs to Market Program temporarily excludes newly launched products until reviewed by OptumRx review committee. The Me Too Program excludes medications with similar chemical composition to existing medications. The Non-Essential Program excludes non-FDA approved products or those deemed unnecessary. Mr. Perez reviewed a report that outlined the cost impact/savings and the member disruption if these program are implemented.

The Trustees approved a motion to implement the Vigilant Drug Program effective April 1, 2019.

Mr. Perez noted that members that would be impacted by the Vigilant Drug Program would be notified by mail sixty days in advance of the April 1, 2019 effective date.

The Trustees thanked Mr. Perez for his report and clinical recommendations and excused him from the meeting.

4. Ms. Welch noted that Open Enrollment ended December 1, 2018. She stated that 335 members that were previously eligible for AETNA enrolled in the self-insured Plan and 73 enrolled in Kaiser. Ms. Welch reported that the Fund Office is still receiving enrollment forms and that the final enrollment numbers will be given at the next Board meeting.
5. Mark Lynne reviewed the potential Vision Plans and providers discussed at the October 10, 2018 Board meeting. The union participants voted to add \$0.06 to fund a new vision plan. The Plan design would have a co-pay of \$10 for an exam (once/year), copay of \$10 for lenses (\$65 progressive) and contacts, no copay for frames up to \$150 allowance, lenses once per year and frames once every twenty-four months. He discussed the advantages and disadvantages of EyeMed and National Vision Administrators (NVA).

After a thorough discussion, the Trustees approved a motion to implement a Vision Plan through National Vision Administrators effective March 1, 2018.

6. Ms. Welch distributed and discussed information on the Member XG online access service discussed at the last Board meeting. She explained the features of Member XG and the information the members would be able to view through the online access service. She noted that Associated Administrators, LLC would provide a demo of Member XG at the next Board meeting.
7. Appeal M18/166-6550: The participant is appealing the denial of a claim for emergency room services provided to his spouse. The participant states, "We realize this wasn't life threatening now. But at the time, she was having chest pain and was short of breath. Same symptoms she was having on Mother's Day this year when they admitted her to [the] hospital and found she had a 99% blockage in one of her arteries and had a stent put in. We just wanted to be safe."

Fund records indicate Meritus Medical Center and MEP Health, LLC submitted claims for emergency room services on August 23, 2018 with the primary diagnoses “acute upper respiratory infection and acute bronchospasm.” The emergency room physician charges were paid up to the limits of the Plan. The emergency room facility charges were denied because the visit was not considered emergency treatment within the extent of the Plan based on the diagnoses submitted.

Medical records received with the appeal indicate the participant's spouse was seen on Thursday, August 23, 2018 at 7:17pm with a chief complaint of cough and congestion beginning two days prior. The records further indicated that the participant's spouse denied shortness of breath and chest pain at the time of treatment. The participant's spouse was evaluated; a chest x-ray and lab work were performed, and she was subsequently discharged home at 10:15pm with instructions to follow up with her primary care physician in 2-3 days. After review, the emergency room facility charges remained denied.

After review and discussion of the circumstances presented and the terms of the Plan, the Trustees voted to deny the appeal.

8. Ms. Welch discussed a letter received from BBR Mechanical Services, Inc. requesting that liquidated damages be waived for a September 2018 remittance that was received late. The contributions were not received until November 6, 2018. Mr. Simpkins noted that the contributions were sent a week prior to the due date and was surprised that that it took sixteen days to be received. The amount of liquidated damages owed was \$471.32 and interest of \$4.20. The Trustees approved a motion to waive the liquidated damages of \$471.32.
9. Dates of the next meetings:
 - January 7, 2019 at 2:00 p.m.
 - February 11, 2019 at 2:00 p.m.
10. Adjournment: 12:15 p.m.

Respectfully submitted,

Dawn R. Welch
Acting Secretary for the Meeting

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2018

		2018	2017
		Current Month	Year To Date
		Year To Date	Year To Date
<u>Receipts:</u>			
Employer Contributions	\$1,546,260.39	\$21,548,471.69	\$19,656,861
Less Reciprocals Paid Out	(131,230.08)	(993,925.70)	(621,360)
Reciprocal Contributions	94,586.81	738,012.38	1,157,885
Employee Contributions	4,171.75	26,514.37	37,651
Retiree Self Payments	118,786.08	1,300,088.04	1,418,587
COBRA Contributions	0.00	9,559.67	10,499
Investment Income	22,439.00	896,782.77	787,236
Realized Gains & Losses	0.00	(243,312.88)	(215,827)
Unclaimed Property	29,859.41	29,859.41	0
Litigation Settlement Proceeds	0.00	0.00	146
	<u>\$1,684,873.36</u>	<u>\$23,312,049.75</u>	<u>\$22,231,678</u>
<u>Providers</u>	<u>Disbursements:</u>		
	Medical Benefits	\$616,039.13	\$8,369,141.31
	Transitional Reinsurance Fees	\$0.00	\$0.00
CareFirst BC/BS	Flexlink Fees	\$5,367.70	\$67,871.16
Aetna	H. M. O.	577,855.37	7,021,246.84
Aetna	H. M. O. Rebate	0.00	(614,208.68)
Labor First	Labor First	217,083.56	2,601,481.55
OptumRx	Prescription Drugs	211,913.39	2,088,319.88
The Dental Network	Dental P. P. O.	4,145.40	48,097.37
NCAS	P. P. O.	4,488.50	52,569.50
Conifer	Utilization Reviews	2,110.35	24,074.63
Conifer	Health Management Fees	6,838.68	79,735.89
ASMED	Claims Repricing	1,537.30	52,897.99
		<u>1,647,379.38</u>	<u>19,791,227.44</u>
	Actuarial & Consulting	0.00	0.00
AA, LLC	Administration	25,951.38	303,556.79
WCS, CPA	Audit	0.00	19,200.00
IFEBP	Conference Expenses	0.00	21,912.18
NCCMP	Dues	0.00	2,120.00
Federal Ins. Co.	Fiduciary Liability Insurance	0.00	17,801.07
Zurich North America	Fidelity Bond	0.00	0.00
PNC/Chart/Col./Boyd	Investment Manager Fees	2,793.58	70,264.59
IPS	Investment Performance Fees	0.00	12,500.00
Abato, R & A	Legal Fees & Expenses	0.00	40,551.14
AA, LLC	Meeting Expenses	0.00	900.00
AA, LLC	Office Expenses	0.00	1,081.16
AA, LLC	Postage	796.01	8,255.91
Dept of Treasury	PCORI Fees	0.00	5,198.25
Schmitz Press	Printing Expenses	4,154.84	14,087.59
Recip. Admin. Svcs.	UA Reciprocity Program	310.02	1,210.76
PNC & BoA	Bank Charges	119.71	1,381.59
	Trustee Fees - Eric Eckstein	450.00	4,950.00
	Anthony George	450.00	4,950.00
	Kenneth Kahl	450.00	4,950.00
	Kari Cordell	450.00	4,950.00
		<u>35,925.54</u>	<u>539,821.03</u>
	Total Disbursements	<u>\$1,683,304.92</u>	<u>\$20,331,048.47</u>
	<u>Increase (Decrease) In Cash</u>	<u>\$1,568.44</u>	<u>\$2,981,001.28</u>
	Balance - December 31, 2017		<u>23,292,364.39</u>
	Balance - December 31, 2018		<u>\$26,273,365.67</u>
<u>CASH BALANCE CONSISTING OF:</u>			
	Cash - Operating & Claims Checking Accounts	\$1,926,841.59	
	Cash - Principal Cash Account	1,376,894.99	
	PNC Bank - Marketable Securities At Cost	18,421,339.09	
	Boyd Watterson	4,548,290.00	
	Accounts Receivable	0.00	
	Less Loss of Time FICA Payable	0.00	
		<u>\$26,273,365.67</u>	

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2018

Investment Income:

Dividend Income	\$0.00	\$0.00
Interest Income	22,439.00	\$896,782.77
	<u>\$22,439.00</u>	<u>\$896,782.77</u>
Realized Gains	0.00	(243,312.88)
	<u>\$22,439.00</u>	<u>\$653,469.89</u>
Market Value of Fund as of December 31, 2017		\$ 23,135,549.79
Market Value of Fund as of Dec 31, 2018		25,874,310.95
Increase (Decrease) in Market Value of Fund		<u>2,738,761.16</u>
Less Net Income (Loss) on Cash Basis		2,981,001.28
Unrealized Gain or (Loss)		<u>\$ (242,240.12)</u>

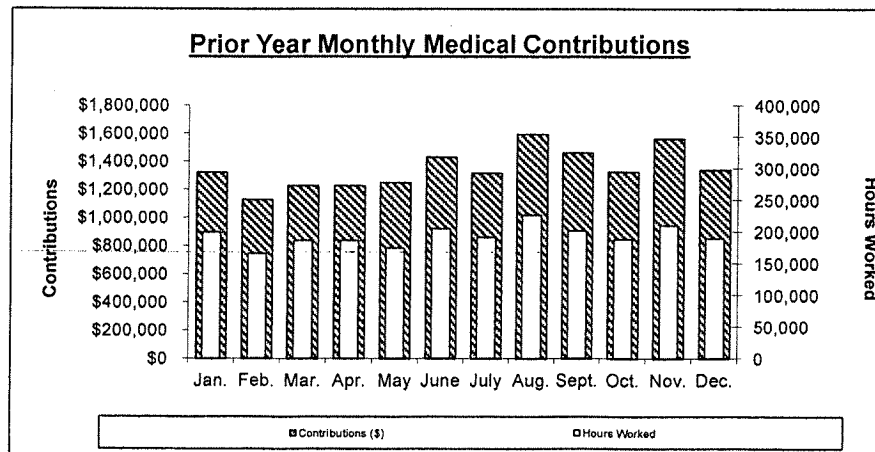
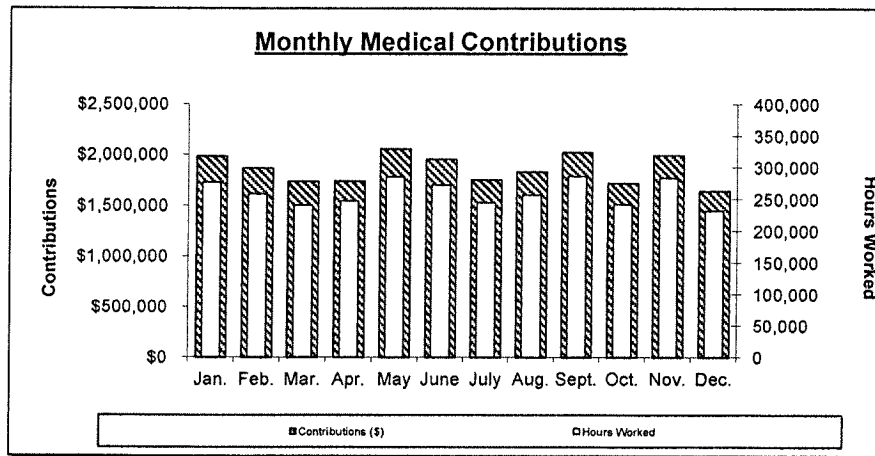
MONTHLY RESERVE CALCULATION

(A) Total Disbursements Previous 12 Months	\$ 20,331,048.47
(B) Monthly Average (A) ÷ 12	1,694,254.04
(C) Adjust for 8.16% Inflation (B) x 1.0816	1,832,505.17
(D) Current Assets at Cost	26,273,365.67
Total Months Reserve (D) ÷ (C)	14.34

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CASH BALANCE REPORT
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2018

	Hours Worked		Employer Contributions	
	Curr. Month	Year To Date	Curr. Month	Year To Date
<u>Employer Contributions:</u>				
Nov. 2017 & Prior	0.00	17,366.66	\$0.00	\$267,052.37
Dec. 2017 Hours	0.00	281,998.55	\$0.00	\$1,874,439.10
Jan. 2018 Hours	0.00	251,106.25	\$0.00	\$1,819,673.40
Feb. 2018 Hours	0.00	253,858.60	\$0.00	\$1,796,063.08
Mar. 2018 Hours	0.00	264,401.65	\$0.00	\$1,906,323.89
Apr. 2018 Hours	0.00	258,519.91	\$0.00	\$1,855,519.34
May 2018 Hours	0.00	274,988.04	\$0.00	\$1,969,410.77
June 2018 Hours	250.00	252,046.90	\$550.00	\$1,799,356.29
July 2018 Hours	0.00	253,197.72	\$0.00	\$1,803,914.62
Aug. 2018 Hours	1,499.00	288,234.20	\$10,928.33	\$2,049,596.54
Sept. 2018 Hours	6,256.60	245,745.93	\$36,214.42	\$1,737,577.06
Oct. 2018 Hours	21,350.35	279,346.75	\$144,304.88	\$1,981,050.66
Nov. 2018 Hours	202,572.50	202,572.50	\$1,453,021.32	\$1,453,021.32
	231,928.45	3,123,383.66	1,645,018.95	\$22,312,998.44

Average Hours Per Month	260,281.97		
Projected Hours This Year	3,123,383.64		
Average Contribution Rates		\$7.09279	\$7.14385
Average Contributions Per Month			\$1,859,416.54
Projected Contributions This Year			\$22,312,998.48



PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
January 7, 2019

1.	Plumbers & Steamfitters Joint Funds Administration @ 54% Plus Direct Costs - December 2018		25,272.81
2.	Trustees Fee Checks - Trustees Meeting - January 7, 2019 Eric Eckstein @ \$450.00 Anthony George @ \$450.00 Kari Cordell @ \$450.00 Kenneth Kahl @ \$450.00		450.00 450.00 450.00 450.00
3.	Plumbers & Steamfitters Local 486 Medical Fund Transfer To PNC For Investment & Expenses - January 7, 2019		Blank
4.	Associated Administrators, LLC Refreshments - January 2019		Blank
5.	PNC Institutional Investments Custody Fee for July, August & September 2018		1,319.57
6.	Weyrich, Cronin & Sorra Completion of Audited Financial Statements		800.00
7.	Aetna Monthly Premium - January 2019	290 Families	(1,550.35)
8.	NCAS BC/BS Network Management - January 2019	1242 Families	5,837.40
9.	Labor First, LLC. Monthly Premium - January 2019	569 Bodies	224,574.10
10.	Kaiser Permanente Monthly Premium - January 2019	34 Families	35,577.27
11.	Conifer Value-Based Care, LLC December 2018 Data Warehouse Reporting @ \$1.03 Medical Management Fees, Utilization review - December 2018		1,160.81 2,196.00
12.	Associated Administrators, LLC Mailing - New Hire Packets (November 2018) Mailing - New Hire Packets (December 2018) UPS - CUSTOM Plastic Card Company		192.25 348.00 40.04
13.	Schmitz Press Print SBC's and Postage		887.98

PLUMBERS STEAMFITTERS LOCAL 486 MEDICAL FUND
BILLS AND DISBURSEMENTS TO BE APPROVED AND PAID
January 7, 2019

14.	CUSTOM Plastic Card Company Printing Local 486 Medical Cards	435.00
15.	Reciprocals October 2018 & Prior	
	Plumbers and Steamfitters Local #152 H & W Fund	1,996.50
	Plumbers and Steamfitters Local #489 H & W Fund	3,902.25
	Plumbers and Steamfitters Local #5 H & W Fund	19,309.18
	Plumbers and Steamfitters Local #602 H & W Fund	31,985.73

Accounting for November 2018 Checks

Plumbers & Steamfitters Local 486 Medical Fund	
Transfer To PNC For Investment & Expenses - December 31, 2018	1,300,000.00
Conifer Value-Based Care, LLC	
Med Management Review - Medical Management Review - Screening #57878	
Medical Management Fees - Personal Health Management	7,008.75
Associated Administrators, LLC	
Lunch - November 12, 2018	76.81

PLUMBERS & STEAMFITTERS LOCAL 486
M.C.A. of MD JOINT ADMINISTRATION
ADMINISTRATION CASH REPORT
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2018

		<u>Y T D</u> <u>Budget</u>	<u>Current</u> <u>Month</u>	<u>Year To Date</u>	
Balance - January 1, 2018					\$14,470.88
Receipts:					
Medical Fund	54%	\$299,027	25,951.38	\$303,536.79	
Pension Fund	19%	122,851	11,250.08	129,168.68	
Annuity Fund	20%	118,510	10,887.07	124,798.53	
Credit Union	1%	5,659	470.32	5,629.85	
Training Fund	4%	22,635	1,881.28	22,519.41	
Dues Fund	1%	5,659	470.32	5,629.85	
Industry Fund	1%	5,659	470.32	5,629.85	
		<u>\$580,000</u>	<u>\$51,380.77</u>		<u>596,912.96</u>
					<u>\$611,383.84</u>
Expenses:					
Administration		\$547,451	45,620.92	\$547,451.00	
Audit		3,700	0.00	3,200.00	
Meeting Expenses		0	0.00	0.00	
Office		0	0.00	0.00	
Printing		2,000	0.00	995.47	
Postage		2,000	0.00	592.36	
Postage - Medical		7,500	603.29	6,791.83	
Rent		0	0.00	0.00	
Bank Service Charges		1,349	2,272.74	2,272.74	
Programming		0	0.00	0.00	
Record Destruction		0	0.00	0.00	
Employer Audits		16,000	0.00	36,604.50	
Total Expenses		<u>\$580,000</u>	<u>\$48,496.95</u>	<u>\$597,907.90</u>	
Interest Income		0	0.00	0.00	
Net Expenses		<u>\$580,000</u>	<u>\$48,496.95</u>		<u>597,907.90</u>
Balance - December 31, 2018					<u>\$13,475.94</u>

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
PRINCIPAL ACCOUNT ACTIVITY
PNC BANK ACCOUNT 6785876
DECEMBER 31, 2018

Balance - November 30, 2018

\$0.00

No Activity Reported

Balance - December 31, 2018

\$0.00

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
CLAIMS ANALYSIS REPORT
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2018

CLAIMS ANALYSIS

Description	Current	2018 - Year To Date		2017	2017	%
	Month	\$	%	Year To Date		
Hospital	\$72,281.81	\$1,624,895.52	19.33%	\$1,429,492.65	\$1,429,492.65	20.65%
Out-patient Hosp.	132,556.08	1,462,167.02	17.39%	1,442,282.15	1,442,282.15	16.02%
Medicare	0.00	0.00	0.00%	(13.56)	(13.56)	0.02%
Lab & X-ray	64,536.32	826,857.62	9.83%	838,466.86	838,466.86	11.83%
Office Visit	77,868.51	915,627.66	10.89%	827,522.51	827,522.51	11.88%
Surgery	83,299.77	833,078.50	9.91%	644,826.01	644,826.01	8.91%
Alcohol Abuse	0.00	49,420.60	0.59%	187,441.79	187,441.79	1.03%
Drug Abuse	24,239.11	505,768.14	6.02%	270,019.19	270,019.19	4.07%
Mental & Nervous	35,053.49	374,568.59	4.46%	301,640.35	301,640.35	3.16%
Flex	0.00	0.00	0.00%	0.00	0.00	0.00%
Dental	46,271.00	520,849.39	6.20%	461,795.69	461,795.69	7.29%
Major Medical	23,017.14	545,028.53	6.48%	596,270.62	596,270.62	6.04%
Sudden & Serious	24,670.56	405,110.66	4.82%	410,262.42	410,262.42	5.77%
Accident	1,222.83	50,149.90	0.60%	43,959.65	43,959.65	0.73%
Immunizations	26,589.22	187,395.25	2.23%	84,992.71	84,992.71	1.26%
Catastrophic RX Reimb.	0.00	0.00	0.00%	0.00	0.00	0.02%
Loss Of Time	10,472.83	106,634.36	1.27%	57,259.98	57,259.98	1.32%
	<u>\$622,078.67</u>	<u>\$8,407,551.74</u>	<u>100.00%</u>	<u>\$7,596,219.02</u>	<u>\$7,596,219.02</u>	<u>100.00%</u>

13:12:33 Jan 02 2019

CLAIMANT USAGE REPORT

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FAMILY CLAIMANT SUMMARY

RETIRES

Summary Range	# Claimants	\$ T	Dollars Pd.	\$ T	GT	Claim Cnt	AvgCost/ Claimant	FamilyCnt	AvgCost/ Family	Family %
100000.00 PLUS	2	0.0050	123763.37	0.1018	1.0000	67	61881.69	1	123763.37	0.36%
50000.00 TO 99999.99	7	0.0178	273813.91	0.2253	0.8981	406	39116.27	4	68453.48	1.47%
20000.00 TO 49999.99	22	0.0559	481393.41	0.3962	0.6727	724	21881.52	12	40116.12	4.42%
15000.00 TO 19999.99	11	0.0279	101475.99	0.0835	0.2764	242	9225.09	6	16912.67	2.21%
10000.00 TO 14999.99	3	0.0076	22404.18	0.0184	0.1929	87	7468.06	2	11202.09	0.73%
5000.00 TO 9999.99	13	0.0330	62959.82	0.0518	0.1744	327	4843.06	9	6995.54	3.32%
2500.00 TO 4999.99	24	0.0610	37108.64	0.0305	0.1226	310	1546.19	10	3710.86	3.69%
1000.00 TO 2499.99	58	0.1475	49357.63	0.0406	0.0921	380	850.99	34	1451.70	12.54%
500.00 TO 999.99	62	0.1577	28499.28	0.0234	0.0514	251	459.67	39	730.75	14.39%
10.00 TO 499.99	177	0.4503	34058.50	0.0280	0.0280	416	192.42	141	241.55	52.02%
0.00 TO 9.99	14	0.0356	3.99	0.0000	0.0000	40	0.29	13	0.31	4.79%
UNDER 0.00	393		1214838.72			3250	3091.19	271	4482.80	100.00%
							0.00		0.00	0.00%
	393		1214838.72			3250	3091.19	271	4482.80	100.00%

TOTAL

13:13:34 Jan 02 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	28	0.0106	1794365.22	0.2107	1.0000	1494	64084.47	10	179436.52	0.76%
50000.00 TO 99999.99	54	0.0204	1583970.73	0.1860	0.7892	2525	29332.79	22	71998.67	1.68%
20000.00 TO 49999.99	166	0.0629	1983262.34	0.2329	0.6031	4639	11947.36	61	32512.50	4.67%
15000.00 TO 19999.99	121	0.0458	668014.00	0.0784	0.3702	2073	5520.78	38	17579.32	2.91%
10000.00 TO 14999.99	123	0.0466	565049.25	0.0663	0.2917	2401	4593.90	47	12022.32	3.60%
5000.00 TO 9999.99	300	0.1136	791348.28	0.0929	0.2253	4569	2637.83	113	7003.08	8.66%
2500.00 TO 4999.99	428	0.1621	568829.97	0.0668	0.1324	4851	1329.04	155	3646.35	11.96%
1000.00 TO 2499.99	472	0.1788	338733.74	0.0397	0.0655	2866	717.66	217	1560.98	16.64%
500.00 TO 999.99	335	0.1269	124807.15	0.0146	0.0257	1342	372.56	173	721.43	13.26%
10.00 TO 499.99	528	0.2000	94797.69	0.0111	0.0111	1283	179.54	390	243.07	29.90%
0.00 TO 9.99	84	0.0318	26.76	0.0000	0.0000	272	0.32	77	0.35	5.90%
UNDER 0.00	2639		8513205.13			28315	3225.92	1304	6528.53	100.00%
							0.00		0.00	0.00%
	2639		8513205.13			28315	3225.92	1304	6528.53	100.00%

PLUMBERS' AND STEAMFITTERS' LOCAL 486 MEDICAL FUND
DECEMBER HIGH COST MEDICAL CLAIMS
January 7, 2019

DIAGNOSIS	AMOUNT
CERVICAL DISC DEGENERATION	\$61,752.92
SPONDYLOSIS	29,831.94
MAJOR DEPRESSION	19,910.47
OPIOID DEPENDENCE	19,609.00
LEIOMYOMA	13,399.69
ULCERATIVE PANCOLITIS	12,592.56
DISC DISPLACEMENT	11,654.75
CAUDA EQUINE SYNDROME	10,787.22
HYSTERECTOMY	10,599.09
OSTEOPHYTE	10,494.19
OVARIAN CANCER	8,549.56
LUNG CANCER	8,188.02
GALLBLADDER REMOVAL	8,082.34
CROHN'S DISEASE	8,082.34
INTRACRANIAL INJURY	7,470.50
IRIS CYST	6,896.12
BUNION REMOVAL	6,455.89
AUTISM	5,836.32
KIDNEY STONES	5,755.63
PROSTATITIS	5,547.22
MENISCUS TEAR	5,392.03
ATRIAL FIBRILLATION	5,335.04
KIDNEY STONES	5,185.18
MENISCUS TEAR	5,155.36
Total	\$292,563.38

PLUMBERS & STEAMFITTERS LOCAL486 MEDICAL FUND
ELIGIBILITY REPORT

	Jan 1, 2019			Oct 1, 2018			Jul 1, 2018			Apr 1, 2018		
	BB	Mbrs		BB	Mbrs		BB	Mbrs		BB	Mbrs	
486AP 1st Year Apprentices	87	78		32	29		96	86		99	89	
486HMO HMO's	306	109		1,349	437		1,348	438		1,359	441	
486MCR Retired Medicare Retirees	484	310		479	308		482	309		475	305	
486MCR Survivor Medicare Survivors	72	72		73	73		75	75		76	76	
486ME Self Insured	3,133	1,266		2,108	953		1,988	906		1,963	869	
486PNRP Pensioner not on Medicare	126	49		117	46		119	45		110	43	
486SURP Survivors not on Medicare	2	2		2	2		3	2		4	3	
486TM Helpers	54	52		57	54		63	60		45	42	
Total	4,264	1,938		4,217	1,902		4,174	1,921		4,131	1,868	
Self Insured	3,402	1,447	74%	2,316	1,084	57%	2,269	1,099	57%	2,221	1,046	56%
HMO's	306	109	6%	1,349	437	23%	1,348	438	22%	1,359	441	23%
Labor First	556	382	20%	552	381	20%	557	384	20%	551	381	20%
Total	4,264	1,938	100%	4,217	1,902	100%	4,174	1,921	100%	4,131	1,868	100%

UNAUDITED FINANCIAL REPORT

PLUMBERS & STEAMFITTERS LOCAL 486 MEDICAL FUND
 PRINCIPAL ACCOUNT ACTIVITY
 DELINQUENT CONTRACTORS
 AS OF DECEMBER 31, 2018

<u>Delinquent Contractors:</u>	<u>Work Month</u>	<u>Amount</u>	<u>Date Received</u>
1. Bay Area Mechanical Services	Oct-18		
Bay Area Mechanical Services	Nov-18		
2. Capitol Refrigeration, Inc.	Oct-18		
Capitol Refrigeration, Inc.	Nov-18		
3. Dominion Mechanical	Nov-18		
4. Kirlin Design Build	Nov-18		1/3/2019
5. Kirlin Mechanical Service	Nov-18		1/3/2019
6. Kirlin Mid-Atlantic, Inc.	Nov-18		1/3/2019
7. M&E Sales, Inc	Oct-18		
M&E Sales, Inc	Nov-18		
8. R.H. Lapp & Sons	Nov-18		
9. South Mountain Mechanical	Oct-18		
South Mountain Mechanical	Nov-18		
10. Statewide Mechanical, Inc.	Nov-18		
12. Stone Services, Inc.	Nov-18		
13. W.L. Gary Co., Inc.	Nov-18		1/2/2019
14. Wyle KBR	Nov-18		
15. 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	



PLUMBERS & STEAMFITTERS U.A. LOCAL 486 / MARYLAND

SELF-FUNDED PLAN DESIGN – OPTION 5

BENEFIT FREQUENCY	MEMBER EXPERIENCE		CLIENT COST	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
EXAMINATION Once Every 12 Months	Covered 100% After \$10 Copay	Up to \$38	Up to \$28	Up to \$38
LENSES Once Every 12 Months	Standard Glass or Plastic Covered 100% After \$10 Copay	Single Vision Up to \$30 Bi-focal Up to \$40 Tri-focal Up to \$50 Lenticular Up to \$75	Single Vision Up to \$22 Bi-focal Up to \$32 Tri-focal Up to \$42 Lenticular Up to \$70	Single Vision Up to \$30 Bi-focal Up to \$40 Tri-focal Up to \$50 Lenticular Up to \$75
FRAME Once Every 24 Months	Covered up to \$150 Retail Allowance (20% discount off remaining balance over \$150 allowance)***	Up to \$75	Up to \$67.50	Up to \$75
CONTACT LENSES Once Every 12 Months	In lieu of Lenses Only	In lieu of Lenses Only	In lieu of Lenses Only	In lieu of Lenses Only
ELECTIVE	Covered up to \$150 Retail Allowance (15% for Conventional/10% for Disposable discount off remaining balance over \$150 allowance)****	Up to \$105	Up to \$112.50 (\$150 at Contact Fill)	Up to \$105
EVALUATION & FITTING* Standard Daily Wear Standard Extended Wear Specialty Wear	Covered 100% Covered 100% Covered 100%	Daily Wear: \$20 Extended Wear: \$30 Specialty: \$50	\$20 \$30 \$50	Daily Wear: \$20 Extended Wear: \$30 Specialty: \$50
MEDICALLY NECESSARY**	Covered 100%	\$210	U&C fee (retail)	\$210

*Covered only if member chooses Contact lenses.

**Prior Authorization required from NVA. Includes fitting & follow-up.

***Does not apply for certain proprietary frame brands or where prohibited by law.

****Does not apply at Contact Fill or Cole corporate locations (if applicable) or where prohibited by law. Prohibited by some manufacturers.

NOTE: If covered participants choose extra options, they are responsible for the additional cost of the options paid directly to the provider.

PRICING

Administrative Cost	\$0.65 Per Member Per Month ("Member" is a Family Unit)
DVHCC Administrative Cost	\$0.45 Per Member Per Month ("Member" is a Family Unit)
Cost of Claims	Billed to group directly
ID Cards (if requested)	\$1.45 per ID card

NOTE: The proposed administrative cost is guaranteed for 60 months.

*NVA will invoice Plumbers & Steamfitters U.A. Local 486 a minimum of \$500 per month for administrative cost if actual enrollment does not meet the \$500 minimum threshold.

EQUIVALENT RATES (NON-DVHCC MEMBER)	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + SPOUSE + CHILD(REN)
	\$3.01	\$5.26	\$7.50	\$9.62

Estimated Annual Claims Cost (for illustrative purposes – Non-DVHCC member): \$129,976.90.

EQUIVALENT RATES (DVHCC MEMBER)	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + SPOUSE + CHILD(REN)
	\$2.81	\$5.06	\$7.30	\$9.42

Estimated Annual Claims Cost (for illustrative purposes – DVHCC member): \$125,450.50.

Please sign and date below and return this schedule of benefits with your completed Vision Set Up Form to Jacqui Hamilton (jhamilton@e-nva.com) upon plan selection as outlined above.

Signature/Date

NVA Approval

**FIXED PRICING ON LENS OPTIONS**

LENS OPTIONS	FIXED FEES	LENS OPTIONS	FIXED FEES
UV Coatings	\$12.00	Transitions SV (Standard)	\$65.00
Anti-Reflective Coatings (Standard)	\$40.00	Transitions BI (Standard)	\$70.00
Polycarbonate SV	\$25.00	Transitions TRI (Standard)	\$70.00
Polycarbonate BI	\$30.00	Scratch-Resistant Coating (Standard)	\$10.00
Polycarbonate TRI	\$30.00	Progressives (Standard)*	\$50.00
Glass Photogrey SV	\$20.00	Progressives (Premium)*	\$100.00
Glass Photogrey BI	\$30.00	Polarized	\$75.00
Glass Photogrey TRI	\$30.00	High Index	\$55.00
Solid Tints	\$10.00	Fashion Gradient Tint	\$12.00
Blended Bifocals (Segment)	\$30.00		

*Fixed pricing not available on certain brands.

Note: Fixed prices are available in-network only. Members receive a 20% courtesy discount on lens options not listed above. Discounts are not insured benefits. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.

ADDED VALUE SERVICES INCLUDED

MAIL ORDER CONTACT LENS REPLACEMENT PROGRAM	See NVA Value-Added Services at No Additional Cost section on the subsequent page for more details about the NVA Mail Order Contact Lens Replacement Program
LASIK SURGERY	Extensive discounts at participating LASIK Providers. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.
HEARING DISCOUNT	Up to 30-60% off retail at participating provider locations through EPIC Hearing

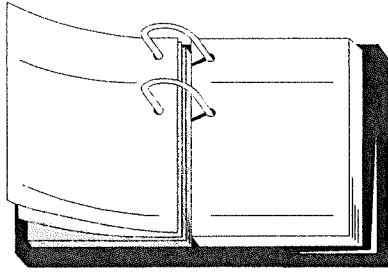
NVA EYEESSENTIAL® PLAN

After the enrolled member has exhausted their funded benefit, they are eligible to access the EYEESSENTIAL® Plan discount on additional purchases during the plan period.

NVA introduces the EYEESSENTIAL® Discount Plan – a low cost, member-friendly vision discount plan which includes significant discounts on materials through participating NVA network ECPs. Below is the plan design.

SERVICE OR MATERIAL	MEMBER COST
COMPREHENSIVE VISION EXAMINATION (INCLUDING DILATION AS PROFESSIONALLY INDICATED)	Balance after \$10 Discount
LENSES	STANDARD GLASS OR PLASTIC
SINGLE VISION	\$35.00
BIFOCAL	\$55.00
TRIFOCAL	\$70.00
LENTICULAR	\$70.00
LENS OPTIONS	
UV COATING	\$12.00
TINT (SOLID & GRADIENT)	\$12.00
SCRATCH RESISTANT COATING (STANDARD)	\$15.00
POLYCARBONATE (STANDARD)	\$35.00
ANTI-REFLECTIVE COATING (STANDARD)	\$45.00
POLARIZED	\$75.00
TRANSITIONS (STANDARD)	Single Vision - \$65.00 Bifocal & Trifocal - \$70.00 \$50.00 + Bifocal/Trifocal Charge
PROGRESSIVE (STANDARD)	20% off retail
OTHER ADD-ON SERVICES	
FRAMES (Any eligible frame at ECP's location)	35% off retail
CONTACT LENSES (Discount does not apply at Contact Fill)	
CONVENTIONAL	15% off retail price
DISPOSABLE	10% off retail price
FITTING AND FOLLOW UP	10% off retail price

Please Note: The NVA EYEESSENTIAL® Plan is available at an in-network provider only. Frequency of use is unlimited. EYEESSENTIAL® Discount Program prices do not apply at select retail locations including Walmart/Sam's Club locations due to Walmart/Sam's Club Everyday Low Prices and Cole corporate locations. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.



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 no margins, text, or other markings on the paper.