



Not every article in this newsletter applies to you. Please check your Plan of Benefits first.

# For Your Benefit

The Warehouse Employees Union Local No. 730 Trust Funds

www.associated-admin.com

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## Guidelines to Follow When Thinking About Retirement

So, you've met the age and service requirements and you're looking forward to your first pension check. The best way to make sure that happens is to contact the Fund Office **at least 45 days** before you plan to retire.

### What Should I Do First?

When you plan to retire, write to the Fund Office and provide us with your name, address, Social Security Number, and the date that you would like benefits to begin. Send your request to:

Warehouse Employees Union Local No. 730  
Pension Trust Fund  
Attn: Pension Department  
911 Ridgebrook Road  
Sparks, MD 21152-9451

After the Fund Office receives your request, we will send you a pension application and instructions about the application process, including a list of the required documents.

### What Information is Needed?

To receive benefits from the Fund, you must return a completed pension application to the Fund Office with copies of required documents such as your birth certificate. Be sure to complete ALL sections of the form. If you aren't sure about an answer, give the Fund Office a call. We'll help you.

All materials requested by the Fund Office must be submitted before your application can be processed.

### Can I Choose the Form of Pension Payment I Receive?

Yes, you can choose a form of payment in accordance with the options provided

by the Plan. You may reverse this option election at any time prior to your benefit commencement date. If your benefits are suspended under the Re-Employment Rules, you may not make a new benefit election when your benefits resume.

### Fund Office Needs Time to Verify Service Worked

When the Fund Office receives your pension application, there are a number of steps we must take before making your first payment. We contact your employer and verify all service worked (and if you've had more than one employer under the Fund over the years, we contact each one of them). This takes time. Telling the Fund Office ahead of time gives us a chance to do the background steps so that by the time your retirement date comes near, we've already confirmed your service and calculated your pension and can provide you with your benefit and payment options.

### When Can I Expect My First Pension Check?

After the Fund Office has received your completed application, all of the supporting documentation, and you meet age and eligibility requirements, your pension benefits may become effective on the first day of the month following your date of termination. However, if all paperwork is not received by the 15th of the month, your application will be held one month. Remember, start early.



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The purpose of this newsletter is to explain your benefits in easy, uncomplicated language. It is not as specific or detailed as the formal Plan documents. Nothing in this newsletter is intended to be specific medical, financial, tax, or personal guidance for you to follow. If for any reason, the information in this newsletter conflicts with the formal Plan documents, the formal Plan documents always govern.

# Keep Your Beneficiary Designation Current

Voya Financial is the Health and Welfare Trust Fund's vendor for life insurance benefits for eligible Plan participants. If you are an active participant, your beneficiary may be entitled to the life insurance benefit in the event of your death.

The amount of the life insurance benefit is determined by the current bargaining agreement in place with your employer. Refer to your Summary Plan Description for the amount of your benefit.

Unfortunately, some participants don't take the time to name a beneficiary, and upon the participant's death, benefits are not paid to the person he/she intended. Sometimes the participant never changes the person he/she has on record with the Fund Office and still has a former spouse named as beneficiary even though he/she has remarried. Even if you are legally remarried, if your former spouse is named as the beneficiary, he/she will receive the life insurance benefit.

## **How do I update or name my beneficiary for the health and welfare life insurance benefit?**

You can update your beneficiary by logging onto [www.associated-admin.com](http://www.associated-admin.com) from your home computer. Click "Your Benefits" located at the left side of the page and select "Warehouse Local 730" from the list of clients.

You will be directed to the Local 730 home page where you can select and print the "Change in Beneficiary for Life Insurance Benefit" form. Complete the form and return it to the Fund Office at the address mentioned on the form.

You can also complete and return the "Change in Beneficiary for Life Insurance Benefit" form on page two of this newsletter.

## **Naming a beneficiary for life insurance benefits**

You may name any person you choose to be your beneficiary for the health and welfare life insurance benefit. You may change the named beneficiary at any time, without the beneficiary's consent. If you name more than one beneficiary, the benefits will be paid in equal shares.

## **Beneficiary for pension benefits**

If you are a vested participant in the Warehouse Employees Union Local No. 730 Pension Trust Fund, the beneficiary is always your spouse (if you have been legally married for at least one year). If you die prior to receiving your pension, the only person eligible to receive your pension benefit is your surviving spouse. This is referred to as the Survivor Death Benefit.





# Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund

911 Ridgebrook Road  
Sparks, Maryland 21152-9451  
Telephone: (800) 730-2241  
[www.associated-admin.com](http://www.associated-admin.com)

4301 Garden City Drive, Suite 201  
Landover, Maryland 20785-6102  
Telephone: (800) 730-2241  
[www.associated-admin.com](http://www.associated-admin.com)

## **Change in Beneficiary for Life Insurance Benefit** ***(A Health and Welfare Benefit)***

Complete this form if you want to change your beneficiary designation for purposes of the Life Insurance Benefits payable under the Plan.

**Name of Participant:** \_\_\_\_\_

*(Please Print)*

**Address** \_\_\_\_\_  
City State Zip

**Social Security Number:** \_\_\_\_\_

I hereby designate the following individual (s) as my beneficiary (ies) under the Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund for the Life Insurance benefit and **I revoke any prior designations.**

### **Beneficiary # 1:**

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_  
City State Zip

Phone #: \_\_\_\_\_ Birth Date: \_\_\_\_\_ Social Security No. \_\_\_\_\_

### **Beneficiary # 2:**

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_  
City State Zip

Phone #: \_\_\_\_\_ Birth Date: \_\_\_\_\_ Social Security No. \_\_\_\_\_

### **Beneficiary # 3:**

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_  
City State Zip

Phone #: \_\_\_\_\_ Birth Date: \_\_\_\_\_ Social Security No. \_\_\_\_\_

\_\_\_\_\_  
**Signature of Participant**

\_\_\_\_\_  
**Date**

**Please return this form to:**

**Fund Office**

**Warehouse Employees Union Local No. 730**

**Health and Welfare Trust Fund: Attn: Eligibility Dept.**

**911 Ridgebrook Rd**

**Sparks, MD 21152-9451**

# Use Direct Deposit to Avoid a Trip to the Bank

**E**lectronic Funds Transfer (“EFT”) is the safe, convenient and efficient way to receive your pension check. Instead of receiving your pension check in the mail and going to the bank, your check is deposited into your checking or savings account electronically.

## Security

EFT means you no longer have to worry about lost, stolen or misplaced checks.

## Convenience

With EFT, you’ll have peace of mind knowing that whatever the circumstances (whether you’re ill, away from home, or bad weather), your check is in your account the morning of the payment date.

## Sign Up Now

To take advantage of this convenient option you can:

- Log on to [www.associated-admin.com](http://www.associated-admin.com). Click on “Your Benefits,” located at the left side of page and select “Warehouse Local 730.” From here you will be able to print the “Electronic Funds Transfer (EFT)” form.
- Call the Fund Office at (800) 730-2241 and we will send an EFT enrollment form for you to complete and return. Once a completed form is received, we’ll contact your bank and set up the transaction.

Join the other pensioners who enjoy this service!

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## Choose Your Pension Option for Retirement

**W**hen you retire and are ready to start receiving your pension, you’ll need to choose from several options available to you. Below is a description of these options and how they affect your benefit payments.

### 1. Normal Benefit Option

Under the “Normal” pension option, you will receive a monthly payment for life. The full benefit is payable for 10 years or 7 years (depending on your employer’s contribution amount), then reduced to 55% of that amount thereafter. Under this option, pension payments cease upon your death. If you are single at the time of retirement, your pension benefit will be paid in the “Normal” form unless you elect another method before your pension begins.

### 2. Single Life Option

Under the “Single Life” option, the monthly pension payment you receive will be the same amount for your lifetime with no reduction after either 10 years or 7 years. Because there is no reduction after 10 or 7 years, the amount of the monthly benefit is less than the “Normal” pension option. How much less is determined by an actuarial formula.

### 3. Five- and Ten-Year Certain Options

Under this option, you are guaranteed to receive a pension for either 60 months (5 years) or 120 months (10 years). If you die before that time, the remaining payments will be paid to a designated beneficiary. Because these options provide a guaranteed number of payments, the amount of each monthly payment is less than the “Single Life” pension amount. If you survive past the 60 or 120 monthly payments (depending on which choice you make), your pension will continue for the remainder of your life, and nothing will be paid to your beneficiary.

### 4. 50%, 66 2/3%, and 75% Joint and Survivor Annuity Options

The Joint and Survivor (“J&S”) option is only available to married participants. It provides you with monthly pension payments for your lifetime – a reduced amount because it provides benefits based on the lives of two people. After you die, your surviving spouse will receive 50%, 66 2/3%, or 75%, as applicable, of your monthly pension for the rest of his or her life. These options are the only forms of payment that provide your spouse with a monthly benefit for his or her lifetime after your death. However, if your spouse dies before you, no further payments will be made upon your death. Also, your benefit will not be recalculated if your spouse dies before you.



# Mental Health and Substance Abuse Treatment— What is Covered?

## **Class E Participants**

Eligible participants in Class E are not required to obtain pre-authorization before receiving outpatient mental health/substance abuse (“MA/SA”) treatment. Inpatient treatment for MA/SA requires pre-authorization through Cigna (CareAllies).

Coverage is provided for both inpatient and outpatient mental health/substance abuse treatment, up to the limits of the Plan. You may receive up to 180 days (inclusive for medical, mental abuse, and substance abuse treatment) per calendar year.

In order to obtain mental health/substance abuse services in-network, you should contact Cigna/CareAllies toll free at (800) 768-4695 and select the prompt for Behavioral Health.

To locate a provider in the Cigna network, log onto [www.cignasharedadministration.com](http://www.cignasharedadministration.com). Select “For Taft-Hartley Plan Members.” At the bottom of that site, click on the drop down box, bottom of page, and choose

“Cigna Behavioral” and then hit “go.” From here you can select “Find a Therapist/Psychiatrist” in the list of resources and information.

## **Class C (Adams Burch) Participants**

Mental health and substance abuse benefits are provided by UnitedHealthcare (UHC).

- There is no day limit for in-network, inpatient detoxification.
- There is no day limit for inpatient mental health/substance abuse treatment.
- There is no co-insurance due for outpatient mental health/substance abuse office visits.
- The co-payment is the same regardless if you visit your primary care physician or a specialist for mental health/substance abuse.

To locate a therapist/psychiatrist with UnitedHealthcare, log onto [www.uhc.com](http://www.uhc.com). Select “Find A Physician.” You will be directed to the General Directory. Click on “Find a Mental Health Clinician or Facility.”

## ***New, Improved Cigna Website to Help Search for Healthcare Professionals and Hospitals***

The new Cigna healthcare professional directory delivers faster and more direct search results.

Participants will enjoy:

- Better navigation with a new look and feel.
- An intuitive search that spell-corrects and fills in the blanks with smart suggestions.
- Information to help you easily refine your results by distance, years of service, quality designations, gender, and more.

Participants can visit Cigna at [www.cignasharedadministration.com](http://www.cignasharedadministration.com)



## When You Buy, Sell or Lease a Home, Legal Services May be Provided

The following article applies to eligible participants in the Warehouse Employees Union Local No. 730 and Contributing Companies' Prepaid Legal Services Fund. Your Plan covers the cost for you (the employee only) to meet with an attorney in connection with the purchase, sale or lease of a house as your primary residence. You can receive up to 6 hours per calendar year (January 1st – December 31st) for the preparation of documents and representation at the real estate closing. The Plan pays only for the attorney's time and not for taxes and other expenses or filing fees of the transaction.

You are responsible for paying the attorney for any additional legal fees beyond these hours. However, because the Fund has negotiated special rates for Plan participants, the normal fee charged by the attorney is significantly less.

### Whom do I contact for legal service?

Contact the law firm of Steven M. Sindler at (410) 551-9323 or toll-free (877) 293-8730. Mr. Sindler will either handle the matter in his office or refer you to an attorney in the Plan's attorney network. Prior authorization is required for all services in order to receive benefits.



## Call When You Need Help — Cigna Offers a 24 Hour Health Information Line

*The following article applies to eligible Plan E participants.*

It's 3 a.m. and your child wakes with a fever; or you are away from home and don't feel well, or your doctor prescribes a new medication and you have questions.

### Who Do You Call?

The Cigna 24 Hour Health Information Line. No matter what time it is, as an eligible Plan E participant with Fund coverage, you have a registered nurse or clinical specialist available to you 24 hours a day, 7 days a week for:

- Advice on where and when to seek medical treatment,
- Information on a specific health issue,
- Questions about a new prescription,
- Locating nearby doctors, health care facilities and pharmacies, and
- Receiving access to a pre-recorded health information library on over 1,000 health topics.

### How Can You Reach A Nurse?

Call (800) 768-4695. The call is always free.

## New Address? Inform the Fund Office

Please tell the Fund Office when your address and/or telephone information changes.

If you're planning to move (even temporarily), or have recently moved, let the Fund Office know your new address and telephone number by calling toll-free (800) 730-2241. Remember, telling the Union or your employer is not the same as telling the Fund Office. Tell us where you live so we can send you important information regarding your benefits, claims, etc.

Retirees: For your protection, we need your change of address in writing. Please send information to:

Fund Office  
Warehouse Employees Union Local No. 730  
Attn: Pension Department  
911 Ridgebrook Road  
Sparks, MD 21152-9451

## Street Address Needed Even if You Have a Post Office Box

We must have your current street address on file even if you're using a Post Office ("PO") Box for mail delivery. The Fund Office will continue to mail all statements or pension checks to a PO Box (unless you are having your check electronically transferred), but we need your street address as well.

If you have not provided the Fund Office with your street address, please send us a signed note stating your name, Social Security Number, street address, PO Box number and a telephone number where you can be reached.

# Helpful Phone Numbers & Websites

Below is an updated list of phone numbers, hours of operation, and websites for Fund providers.  
Keep it handy so you'll have the number when you need it.

Contact	Telephone Number	Purpose
Fund Office <a href="http://www.associated-admin.com">www.associated-admin.com</a>	(800) 730-2241 Call 8:30 a.m. - 4:30 p.m.	General benefits information, eligibility questions, and claims inquiries. Download and print forms from website.
Fund Office Interactive Voice Response ("IVR") system	(800) 730-2241 Call 24/7	To check the status of a claim 24 hours a day, 7 days a week.
Cigna HealthCare <a href="http://www.cignasharedadministration.com">www.cignasharedadministration.com</a>	(800) 768-4695 Call 8:00 a.m.-5:30 p.m.	PPO for hospital, physician, or other health care providers. Applies to <b>Class E</b> participants with Fund coverage.
Cigna HealthCare <a href="http://www.cignasharedadministration.com">www.cignasharedadministration.com</a>	(800) Cigna24 or (800) 244-6224 Call 24/7	Prescription drug services for <b>Class E participants and Retirees</b> who have prescription drug coverage through the Fund.
CareAllies, a subsidiary of Cigna HealthCare <a href="http://www.cignasharedadministration.com">www.cignasharedadministration.com</a> Select "For Taft-Hartley Plan Members" at bottom of site.	(800) 768-4695 Call 24/7	Utilization Management (UM) provider. Contact to pre-certify ALL hospital admissions for <b>Class E</b> participants with Fund coverage. Contact for inpatient and outpatient treatment for Mental Health/ Substance Abuse.
CareAllies 24-Hour NurseLine <a href="http://www.myCareAllies.com">www.myCareAllies.com</a> Password: LOCAL730	(800) 768-4695 Call 24/7	Receive helpful information from registered nurses for Class E participants with Fund coverage.
CareCentrix, a subsidiary of Cigna HealthCare <a href="http://www.cignasharedadministration.com">www.cignasharedadministration.com</a>	(800) Cigna24 or (800) 244-6224 Call 24/7	Contact for Durable Medical Equipment. Applies to <b>Class E</b> participants with Fund coverage.
Dental Health Centers & Associates <a href="http://www.dhcandassociates.com">www.dhcandassociates.com</a>	(888) 802-6970 Tues-Fri 9 a.m.-5 p.m. Saturdays 9 a.m.-1 p.m.	Dental Benefits
Group Vision Services ("GVS") <a href="http://www.gvsmd.com">www.gvsmd.com</a>	(866) 265-4626 Call 8 a.m.-11 p.m. Mon-Sat. 11 a.m.-8:00 p.m. Sundays.	Vision Benefits for all Active participants in <b>Class C and Class E</b> who have Health and Welfare benefits through the Fund.
Law Office of Steven M. Sindler	(410) 551-9323 or (877) 293-8730 Call 9:00 a.m.-5:00 p.m.	Contact for legal services.
United Healthcare HMO <a href="http://www.uhc.com">www.uhc.com</a> Use your policy number 729899 to identify yourself.	(800) 815-8958	HMO medical and prescription drug benefits for <b>Class C participants and pre-Medicare Retirees</b> with HMO benefits.
Voya Financial <a href="http://www.voya.com">www.voya.com</a>	(800) 625-7440	Life Insurance benefits and Accidental Death and Dismemberment benefits for <b>Class C and Class E</b> participants. Group Policy Number is 61182-4..

**The Warehouse Employees  
Union Local No. 730 Trust Funds**

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Sparks, MD 21152-9451



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## HEALTH CORNER

### Tips for Managing a Demanding Schedule

If you are feeling frazzled, it may be time to de-stress your schedule. These tips can help make it happen:

1. Cut back on commitments. Are you involved in activities because they're important to you, or because you feel pressured or obligated? Prioritize the things that are most important to you. Say "no" to the rest.
2. Remember, schedule downtime. If your calendar tends to get overbooked, block off a few hours or a weekend on your calendar. Schedule personal time every day and treat it like any other appointment on your calendar.
3. Turn off your phone. Is your phone constantly buzzing and ringing? Take a little break from technology. When you power down, you can focus on family time.
4. Share the load. No one can do it all. But you can do more with a little help, right? Share responsibilities with family, friends or colleagues.
5. Take a break. Go for a walk, listen to music, do yoga or something else to help you de-stress.

*The above article was provided by CareAllies, VitaMin, 873144 10/14*

*This information is general and is not intended to replace the advice of your doctor. Consult your personal physician about your own medical condition.*