
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
VOL. XVIII, ISSUE 3, FALL, 2020

BECOMING A LOCAL 295 FUNDS PARTICIPANT

Welcome Aboard Local 295 Participant! Your Union's agreement with your employer, is called a Collective Bargaining Agreement ("CBA"), which covers a very wide range of benefits to you including arbitration rights, worker safety conditions and compensation amounts. One of the most important rights that your CBA gives you is participation in the Local 295 IBT Employer Group Pension Fund and the Local 295 IBT Employer Group Welfare Fund.



How to become eligible? Eligibility in these Funds is based on contributions made by your employer. *There is no contribution required from you.* For the

Welfare Fund, if you work 8 weeks or more in a quarter in covered employment (that is, your employer makes the required contributions for you), then you are eligible for your medical benefits in the Welfare Fund to begin at the start of the following quarter. In the Pension Fund, Pension Credit is based on weeks worked during the plan year of July 1 through June 30. Thirty-six or more weeks worked gives you a full pension credit for the year. More than 15 weeks but less than 36 weeks gives you a partial credit for the year. Your monthly pension benefit at retirement is based on your number of credits and as well as other factors.

When you first work enough weeks to become eligible in the Welfare Fund you should receive a "*welcome package*" from the Fund Office. Please keep this in a safe, accessible place. This package contains valuable resources. This packet contains detailed information about your benefits in the Welfare Fund including the Summary Plan Description (SPD). If you do not receive this

new member package, please call the Fund Office.

Now that you are a member of the Benefit Funds, it is extremely important that you keep the Fund Office up to date about any Qualifying Events.

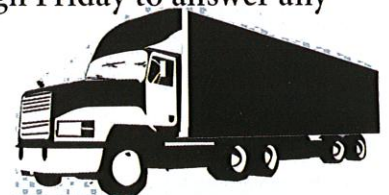
A **Qualifying Life Event** (QLE) is a change in your situation such as getting married, having a baby or a dependent losing health coverage. You will need to provide the Fund with a copy of a marriage certificate, birth certificate and Social Security card. A divorce is also a "Qualifying Event" which needs to be reported to the Welfare Fund immediately. You must submit a copy of the divorce documents to remove your ex-spouse from the Plan.



Moving? Remember to contact us with your new address and phone number so we can keep in touch. Throughout the year important information is sent about your benefits or perhaps we may need to contact you for some specific reason. So, if you see an envelope from the Local 295 Funds Office, please do not disregard it. Chances are it is about your benefits.

It is also very important that you keep your beneficiary designation current. Benefits will be paid to your named beneficiary so make certain that this is the person to whom you want your benefits to go to.


You should also have a Summary Plan Description (SPD) for the Pension Fund. If you need one, please contact our Pension Department at 1.888.728.2782 to request a copy of the Pension Fund SPD. Our staff is available for you Monday through Friday to answer any questions.





REASONS TO SEE YOUR EYE DOCTOR


We should all be seeing our regular doctor at least once a year for our annual physicals, but most of us rarely see an eye doctor unless we need a new prescription or have some other compelling reason. This neglect could possibly lead to some bad outcomes.


There are several good reasons why you should see an eye doctor at least every five years. Among these reasons are:


 In an eye exam your doctor will probably dilate your eyeballs. This is a simple and painless procedure that will allow the doctor to look deep into your eyes and find any possible problems.

 Your eyes are “the window to your health”. Your eyes are the only place in the body where nerves and blood vessels can be seen. Your eye doctor may be able to pick up on hypertension, high cholesterol and diabetes early. This can greatly improve your chances of dealing with these conditions.

 You may be able to stop switching glasses to read the paper. After age 40 many people’s eyes become less flexible and lose their ability to change shape so they can no longer refocus as well as before so you may need different glasses to do different things. Your eye doctor may be able to get you a single pair of bifocals or progressive lens glasses that can do all that you need.

 If you currently wear contact lens you may be able to upgrade to a new type of lenses that fit better, are more comfortable and improve your vision.

 You can get antireflective lenses that make driving at night easier and safer.

 If you have diabetes, it is essential that you get checked at least once a year. Diabetes is a disease of the blood vessels and left untreated can lead to blindness.

As you can see there are many good reasons to see your eye doctor. Just make sure that your doctor is in our network to save you extra out-of-pocket expenses.

The Welfare Fund provides coverage for an

annual eye examination as well as for glasses or contacts each year for active members and their covered dependents as well as for the covered pre-Medicare retirees. If your eye doctor is an ophthalmologist, then your claim will be submitted to Empire Blue Cross just as if you were seeing any other doctor. If your eye doctor is an optometrist, then you will need a voucher. Contact the Fund Office to request your annual optical voucher. It is good for 60 days once issued by the Fund Office. It will be sent to you along with a list of participating providers. There is no coverage for optical services by the Welfare Fund for the Medicare covered retirees or spouses.

MEN’S HEALTH

Q. Why do husbands die 5 years before their wives?

A. Because they want to.

(Apologies to Henny Youngman but what do you do if you DON’T want to die earlier than your spouse?)

The leading causes of death for American men are currently heart disease, diabetes, cancer and pneumonia. This article discusses things we can do to prevent or at least lessen the effects of these diseases.

Heart Disease- Of all the killers, this is the one that we have the most control over. You already know what to do – maintain a healthy weight, eat right, get some exercise and stop smoking. Replace greasy French fries with a crisp salad; replace 30 minutes of sitting in front of the TV with a walk around the block. If you have pain radiating down your arms do not think it is just aches and pains- get to the emergency room right away. Early detection of a heart incident results in the best outcomes.

Diabetes- All the same things as for heart disease. Cut out the fats, sugars, and sodium in your diet. Eat food you cook instead of fast food or packaged foods. They are generally very high in sodium. Eat more fruits and vegetables. Get 30 minutes of light to moderate exercise.

Cancer- Other than not smoking, this is the killer we have the least control over. Your best defense against this disease, and all the others, is to get regular check-ups. We cannot stress enough the value of annual physicals. Cancers caught early are much more likely to have a positive outcome than those caught in late stages.

When you are going for a doctor's visit, whether it is for an annual physical or to address a specific complaint, you should prepare for the visit by writing down your questions and your symptoms to discuss with your doctor. Make sure you understand what the doctor is telling you and what steps you need to take after the visit. Always tell the doctor all the medications you are taking, including any over the counter items as well as vitamins. You should have these written down so the doctor will know if anything he might prescribe could have an adverse effect with what you currently are taking.

Using these common sense steps can greatly reduce your risks and help you enjoy an active, healthy life.



VACCINES

We all are anxiously awaiting a vaccine for Covid-19. We hear about it on the news every day. While we can all hope for a vaccine to combat this disease, it is important to remember that there are many other diseases and conditions that have vaccines and that we should all utilize what is available.

Routine vaccination is an essential preventative care service for everyone that should not be delayed because of the Covid-19 pandemic. This is especially important for children and adolescents who have a battery of scheduled vaccines throughout their road to adulthood. Failure to properly inoculate your children can have devastating consequences.

However, adults need to be vaccinated as well. You should discuss your vaccination needs with your doctor during your annual physical. Some inoculations you should consider are the yearly flu shot, and vaccines that protects you against pneumonia, tetanus, diphtheria and whooping cough, Hepatitis B and shingles. Some of these

vaccines are single doses while others have multiple injections.

People with chronic conditions such as Diabetes, Heart Disease and Asthma should be especially aware of what vaccines they should have. Talk to your doctor. The Shingles vaccine is highly effective and prevents a truly uncomfortable and even dangerous outbreak. While the annual flu shot is less effective as the virus constantly mutates, some protection is better than none. Depending on your age and general physical condition the vaccination may be lifesaving.

Please stay up to date on all the shots you should be having. The life you save may be your own.



With the pandemic still affecting all our lives, for all of you retirees who still get a physical check every month, this is the perfect time to change to automatic check deposit.

No need to wear a mask to get to the bank, and your money will be available a few days sooner. It is safe, effective and convenient. Your check will never get lost in the mail or be delayed if the Post office cannot deliver.

Now is the time that everyone should have direct deposit!

With possible changes to tax law, this is also the time to see if you need to make any changes to your withholding deductions. Do not be caught short at tax time and have to come up with the cash.

Contact the Fund Office and they will help you in any way they can.

LOCAL 295 IBT EMPLOYER
GROUP PENSION TRUST FUND AND
EMPLOYER GROUP WELFARE FUND
Sixty Broad Street, 37th Floor
New York, New York 10004



PRESORTED
FIRST CLASS
U.S. POSTAGE
P A I D
WILKES-BARRE, PA
PERMIT #188

LIFE INSURANCE AND DEATH BENEFITS IN THE WELFARE FUND

In a recent Newsletter article, we discussed the provisions of the Life Insurance benefit under the new provider, Lincoln Financial Group. We failed to indicate that this benefit is solely for Active members and their dependents. This article details the life insurance and benefits for both active members as well as those retired members who were eligible and who pay for Continuing Coverage. For Active Members you have both a Life Insurance benefit of \$50,000 which includes Accidental Death and Dismemberment benefits dependent on the occurrence. This Life Insurance benefit also include some supplemental benefits described in the prior newsletter. In addition to your Lincoln Financial Life Insurance benefit, you also have a Death Benefit directly from the Welfare

Fund in the amount of \$20,000, giving a minimum of \$70,000 at a member's death. This death benefit from the Welfare Fund also provides \$10,000 on the life of your spouse and up to \$2,000 on the lives of each of your children depending on their age. For those retired individuals, both pre and post Medicare, who pay for the continuing coverage offered by the Fund, the Death Benefit is \$7,500 for yourself and \$3,000 for your spouse. You must have maintained continued coverage in the Welfare Fund to receive these benefits. If at some point you opted out of the Welfare Fund coverage and subsequently came back in, you do not have any death benefit. We hope this clears up any confusion caused by our prior article. As always, if you have any questions, please call the Fund Office.