

International Union of Operating Engineers of Eastern Pennsylvania and Delaware Benefit Plans

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John Heenan, Administrator



July 2025

Independence Blue Cross is transitioning to a new operating platform, and because of this you will be receiving new ID cards (new Unique ID) in the near future.

P3 & P4 benefit plans are changing effective July 1st, 2025.
Plan highlights & SBC are on the Funds website under the WELFARE tab.

For a copy of the **SBC** (Summary of Benefits and Coverage) is available on the Funds website –
www.IUOE542Funds.com/Welfare

For information on **Children's Health Insurance Program** (CHIP) – go to
<https://www.dol.gov/sites/dolgov/files/ebsa/laws-and-regulations/laws/chipra/model-notice.pdf>

The Funds office has added two new Fund benefits; **Cancer Navigator** and **ID Resolution**. For more info refer to included handouts.

School's Out!

Don't forget – you can go to the **Local 542 HEALTH CENTER** for your kid's camp or school physicals.
Call **866-211-1797** to schedule your visit today.

Yearly Reminders on back

Motor Vehicle Accidents

Medical bills resulting from Motor Vehicle Accidents are specifically excluded from coverage under the Health and Welfare Plan. Some members assume the Welfare Fund will start to cover bills incurred in excess of their auto insurance limitations. This is not the case. There is NO coverage – including prescription drug – for bills that result from an accident that involved a motor vehicle for you or your dependents.

***Please contact your insurance agent to review your auto policy
and to make them aware of our MVA Exclusion.***

Women's Health and Cancer Rights Act of 1998

As specified in the Women's Health and Cancer Rights Act enacted by Congress in 1998, an **eligible** participant or beneficiary who elects breast reconstruction after a mastectomy is also covered for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas

Work After Retirement

Before You Reach Normal Retirement Age

If you have not reached normal retirement age when you return to work, your pension payments will be suspended for the following reasons:

- You return to covered employment within a geographic jurisdiction covered by Local 542 and work more than 199 hours in a 12-month period
- You work with any employer in the same or related business as any Contributing Employer
- You are self-employed in the same or related business as any Contributing Employer

Your monthly benefit may be suspended for up to six consecutive months at the discretion of the Board of Trustees when you return to pension status.

After You Reach Normal Retirement Age

If you have reached normal retirement age when you return to work, your pension payment will be suspended for any month you worked or were paid for 40 or more hours of employment or self-employment in the following areas:

- An industry covered by the plan when your pension payments began
- The geographic area covered by the plan when your pension payments began
- Any occupation in which you worked under the plan at any time, or any occupation or craft covered by the plan at the time your pension payments began

Employment with a non-union contractor performing work within the industry is prohibited while you are receiving pension payments from the Fund.

Dependent Maternity Benefits

Maternity benefits are for female members and member's spouses. Non-spousal dependent's maternity benefits are not covered.

Cancer Navigator

CancerNavigator is a team of Oncology Nurse Navigators and researchers, available as a **no-cost** benefit for all participants of the IUOE Local 542 Welfare Fund.

Our team of dedicated nurse navigators are here to help with any questions or support related to a cancer diagnosis in your family – and to help you stay up to date on your screenings.



Men's Top Cancer Diagnoses



Prostate Cancer

Men ages 55-69 should talk to their doctor about periodic PSA screenings.

Lung Cancer

Adults ages 50-80 with a 20 pack-year smoking history (one pack per day, for 20 years) should talk to their doctor about lung cancer screening.



Colorectal Cancer

Adults ages 45 or older or with a family history of colorectal cancer should ask their doctor about screening.

If you are facing a cancer diagnosis of any kind, **CancerNavigator** is available at no cost to you.

To reach one of our Oncology Nurse Navigators today:

Call: (215) 267-6171

Email: patients@cancernavigator.com





Congratulations! As a member of IUOE Local 542 Welfare Fund you now have access to Identity Theft repair and restoration services!

Identity Theft is an ever growing problem and the number one complaint to the Federal Trade Commission. We are addressing our members concerns with the provision of this service.

If you believe your identity has been stolen or you are at risk, contact our partners ID Resolution at 877-308-9169

You will be asked to provide your group number and your name so that your account can be verified. You do NOT need to call to activate your service.

Group Number : IUOE 542

You can also access your service details by clicking on the link below :

<https://idresolution.net/iuoe-local-542-welfare-fund/>

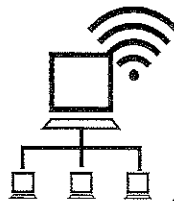


FRAUD RESOLUTION.....

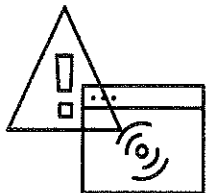
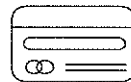
The Fraud Specialist works with all creditors, agencies, law enforcement, professional associations, credit reporting agencies and collection companies. The Fraud Specialist also works with the victim when necessary, to place fraud alerts, credit freezes and suppressions with the three credit bureaus. Where appropriate, and at no extra charge for a period of 12 months, an extensive suite of monitoring products are provided to the victim and include :



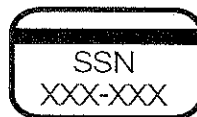
Triple Bureau credit report



Cyber Monitoring of Credit Cards, Bank Accounts, Medical ID, Drivers License etc



Triple Bureau credit monitoring



Social Security Number trace



Court Records monitoring



Pay Day Loan Monitoring

Among other services included in your identity management program are



Infant and Minor Identity Risk mitigation. If you have children under the age of 18 we can find out if they have a credit file (they shouldn't !) and make sure they are flagged as minors. Child identity theft is a very real issue.



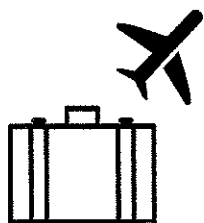
Unfortunately, every year 3 million deceased have their identities stolen. If you have a bereavement in the family, call us and we'll help protect against identity fraud.



Personal Document Replacement Assistance - An advocate will assist in replacing sensitive personal identity documents, financial records, legal documents and other critical records..



Relocation of Residence - An advocate can provide guidance on change of address notifications, mail forwarding or bundling, guidance on securing sensitive information during the move, replacement of lost documents, and an Identity Wellness Checkup after the move.



Identity Travel Response – An advocate will work with governmental agencies to help the traveler get lost documents reissued, work with airlines and hotels to replace lost tickets, interact with local law enforcement, and assist in getting credit cards protected and replaced.



Deployed Military Personnel Identity Risk Mitigation - An advocate can work with family members to review credit and personal information, add a protective Active Duty Military Alert on credit files, and remove names from pre-approved credit offers and personalized marketing for two years.

<https://idresolution.net>

