

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

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John Heenan, Administrator

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Need a number? It's on the Fridge!!

Time to replace your old fridge magnet. Enclosed is the newest magnet with our most important numbers.

Retirement Q&A

We are going to have a Pension seminar after the May 3rd General Membership meeting. More information to follow.

Looking for BETTER Healthcare - look no further!

The Local 542 HEALTH CENTER has the BEST providers; whether you need a family doctor, physical therapist, or licensed social worker.

Call 866-211-1797 to schedule your visit today.

Weekly Disability is increasing

Effective for claim dates after May 1st,
the Weekly Disability Benefit is increasing to \$400.

Were you scammed, hacked, or victim of ID Theft?

We have a company that can help. The Funds office provides **ID Resolution** to all its members and anyone living in their house (like a crazy uncle). For more info see enclosed handout.

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>

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.