

FRINGE BENEFIT ARTICLE

JUNE 2008

FILE YOUR HEALTH & WELFARE CLAIMS TIMELY!

About two years ago the Trustees of the Health & Welfare Fund changed the amount of time you have to file a claim. Effective January 1, 2005 your claims will be considered for payment as long as they are received by the Fund Office within 12 months from the date of service. Claims received after the 12 month limit, are routinely denied by the Fund Office. The Health & Welfare Fund's Appeals Committee reviews several appeals each month in which this filing limit was not met. In many cases, the appeal centers around the member's claim that the provider of service never sent them a bill and they were unaware that the Fund Office had not received the claim. A good rule of thumb is, if you have not received an Explanation of Benefits letter from the Fund office within 6 weeks from the date of service, there is a good chance we have not received a claim from your provider. Another indication of a potential problem is if you have received at least two bills from your provider of service. In either event, you should contact the Health & Welfare Customer Service unit at 708-579-6600 to find out if your claim has been received by the Fund.

The 12 month claim filing time limit applies to all Health & Welfare Benefits including Family Supplemental Benefit (FSB) claims. Remember if you lose the bill or forget to file it on time, you may lose your chance for reimbursement. Over the years, the trend has been for members to save their FSB claims over the course of a year and submit them to the Fund Office all at one time in January, February or March. This causes a back log in FSB claims that takes the Fund Office a few months to recover from. As there is a \$1,500 limit on the amount the Fund Office will pay out to a family in FSB claims for a calendar year, there is no need to save these claims until the end of the year. You can do your self and the Fund Office a favor by submitting your FSB claims for reimbursement as they are incurred.

Remember, to have your FSB claim considered for reimbursement, you will need an itemized bill and receipt showing you have already paid for the services. If you used your credit card to pay for your services, and you file your FSB claim immediately, in most cases you will receive your FSB reimbursement from the Fund Office before your credit card bill arrives. Wouldn't you rather have your reimbursement money in hand rather than piling up bills in a drawer to be submitted at a later date?

RETIREMENT ENHANCEMENT FUND INFORMATIONAL MEETING SCHEDULE

The Trustees of the Midwest Operating Engineers Pension Fund have created a new plan for the benefit of the members of Local 150. The new plan is know as the Retirement Enhancement Fund (REF). **This plan is separate and in addition to the Midwest Operating Engineers Pension Fund.** The REF is a defined contribution plan similar in design to a 401k plan. The Trustees have selected Fidelity Investments to manage the REF. Under the Retirement Enhancement Fund, employer pre tax contributions are required for all hours worked by those members working under a collective bargaining agreement which includes the Retirement Enhancement Fund. Under the

REF, you direct the investment of these contributions into one of the many options offered by Fidelity Investments. At this time, the REF has been negotiated into agreements in most of the Districts. It is the intention of the Trustees, that the Retirement Enhancement Fund be included in proposals for renewal agreements as they come up.

In June, members of Fidelity Investments and representatives of the Fund Office will be visiting each District to provide information and answer questions regarding the new Retirement Enhancement Fund. To help accommodate your busy schedules, there are two meetings set for each District with the exception of District 6 which has only one meeting date scheduled. You only need to attend one of these meetings:

Thursday June 12th at 7:00 pm - Districts 3, 4, & 7

Saturday June 14th at 9:00 am - Districts 3, 4, 7 & 8

Thursday June 19th at 7:00 pm - Districts 2, 5, & 6

Saturday June 21st at 9:00 am - Districts 2 & 5

Thursday June 26th at 7:00 pm - District 1

Saturday June 28 at 9:00 am - District 1

You will be receiving an invitation in the mail with the details regarding the meeting scheduled for your District. If you are unable to attend the meeting scheduled for your District you are welcome to attend any one of the other scheduled meetings.

FALL SCHEDULE FOR MEMBER ADVOCATE DISTRICT MEETINGS

The Fund's Member Advocate, Julie Jelinek, will again be visiting all of the Districts this Fall. Mark your calendar now for the following dates:

September 13th - District 7 Merrillville

September 20th - District 5 Utica

September 27th - District 8 Rock Island

October 11th - District 6 South Bend

October 18th - District 3 Lakemoor

October 25th - District 4 Rockford

November 8th - District 2 Joliet

November 15th - District 1 Countryside

Look for your invitation in the mail about 10 days prior to the meeting in your District. Remember, if you are unable to attend the meeting scheduled for your District, you are welcome to attend any one of the other scheduled meetings.

David S. Bodley

Administrative Manager