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If you have any questions regarding your Welfare, Pension or Annuity benefits, please let us know!

How you can reach us:

- VISIT our Website:
www.FundOneIATSE.com
- COME UP to the Fund Office:
320 West 46th Street, 6th Floor,
between 8th and 9th avenues
- CALL us at :
(212)247-5225
or toll free at
(800)974-2873
- FAX us at: (212)977-9319
- EMAIL us:

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We look forward to hearing from you!

Benefit News and Tips



MARK YOUR CALENDARS!

Free Breast Cancer Screenings AND MassMutual Investment Education Wednesday - 10/16/2013 at the Local No. One Building on 320 W. 46th Street

Breast Cancer Screenings

October is Breast Cancer Awareness Month, and the Welfare Fund is sponsoring a Mammography Screening event on **Wednesday, October 16th**. The screenings will take place in a state-of-the-art mobile lab that will be located in front of the Local One building at 320 West 46th Street, and appointments are available from 10:00 a.m. to 4:30 p.m. Female participants and spouses with current Welfare Fund provided CIGNA coverage who are age 40 and older, have not had a screening in the prior 12 months, and are New York City residents are eligible to participate, and screenings are **FREE** to eligible participants*.

To schedule an appointment, please call **(877)628-9090** and let them know that you are interested in the Local No. One screening on 10/16/13. Appointments are limited so be sure to call for an appointment today, and remember to bring your insurance card on the day of the event!

**Please note that if you do not have coverage through the Welfare Fund, you may still be eligible to participate. Please call (877)628-9090 to check on your eligibility.*

MassMutual Investment Education

MassMutual will be conducting Investment Education presentations and meetings regarding the Annuity Plan's investment options for participants and their spouses on **Wednesday, October 16th** at the Local No. One Union building on 320 W. 46th Street. They will have group presentations with question and answer sessions, and MassMutual representatives will also be available for scheduled one-on-one sessions.

There will be 3 group presentations scheduled to begin at **10:00 a.m., 1:00 p.m. and 6 p.m.** Each session will last approximately 45 minutes followed by questions. At these sessions you will learn about your Annuity Fund investment options and strategies for diversifying your portfolio.

The one-on-one sessions with MassMutual representatives can be scheduled by calling the Fund Office at **(212)247-5225, ext. 100**. These sessions can be more focused on your personal situation in the Annuity Plan – not just your investment options – and therefore customized to your needs. Sessions will be scheduled throughout the day from **10 a.m. to 7:00 p.m.**, but please call early as there are a limited number of time slots available.

Health Insurance Marketplaces Open October 1st

Starting in January 2014, most people will be required to have health insurance or they will pay a penalty. This is the "individual mandate" part of the Affordable Care Act ("ACA"). To help make this new insurance requirement affordable, the law also creates new Health Insurance Marketplaces in each state (also called Health Exchanges) which will start open enrollment on October 1 for health insurance that will begin January 1, 2014.

These Marketplaces don't provide insurance directly. Each Marketplace determines the insurance companies that are allowed to participate, facilitates enrollment, and promotes transparency by requiring standardized insurance plan tiers (Bronze, Silver, Gold, and Platinum). This will help consumers shop for the best deal by making it possible to do apples-to-apples comparisons of the insurance plans offered by the insurance companies competing in a Health Insurance Marketplace.

This month you should receive a notice from your employer(s) about the Marketplace. This notice provides an overview of the Marketplace and may include information regarding the health coverage offered by the employer through the Welfare Fund. The notice also mentions that you may be eligible for a federal tax credit that lowers your premiums if you purchase health insurance through the Marketplace, and further explains that you may lose the value of any employer contributions to your coverage under the Fund if you elect coverage through the Marketplace.

If you currently have Welfare Fund provided insurance coverage, you probably would not benefit from buying insurance through the Marketplace since you would not be eligible for the tax credit premium subsidy. This is because the insurance plans offered by the Welfare Fund meet ACA defined standards related to value and affordability of the coverage. However, if you don't currently have Welfare Fund provided coverage, or lose your coverage at some point, the Marketplace is a place that can help you find insurance that meets your needs and fits your budget. It will become "one-stop shopping" for finding and comparing health insurance options.

Following are the websites for the Marketplaces being set-up in our region:

NY	—	http://www.nystateofhealth.ny.gov/
NJ & PA	—	https://www.healthcare.gov/
CT	—	http://www.accesshealthct.com/

If you have any questions about your Welfare Fund benefits or the Health Insurance Marketplace, please call 212-247-5225 or email fundoffice@fundoneiatse.com. You can also get more information about the exchanges and the other provisions of the Affordable Care Act at the federal government's web site HealthCare.gov.

PLEASE NOTE: Self-Pay Premiums Due October 1.

**Late Payers will be
Terminated October 31!**

If you don't get your self-pay premium in or postmarked before **October 1st**, you will be subject to the **\$25 late fee**. Much worse than that, if you miss the **October 31st** deadline, you will lose your coverage!

Please don't take any chances losing this very valuable benefit.

Make your payment NOW!

