

Volume 7.1

October 10, 2014

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](http://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



### What you will need to do in 2015 to qualify for \$400 in savings in 2016 . . .

Welfare Fund participants who have a Wellness Visit (or annual physical if you're old school) during calendar year 2015 will be eligible for a reduction in their self-pay premium of \$100 per quarter beginning with the self-pay premiums due on January 1, 2016. If you have elected health insurance coverage for your spouse, your spouse will also be required to have a Wellness exam in order for you to qualify for the self-pay reduction.

The reason this incentive is being offered to the Welfare Fund participants is that the Trustees believe that it is vitally important that all of us see a doctor at least once a year -- for the sake of your health, and also the health of the Welfare Fund.

Early detection of chronic diseases like high blood pressure or diabetes generally results in better outcomes for patients, and lower costs for treatment. Annual Wellness visits help ensure that we receive recommended screenings and care, and that when we do get sick, we have an ongoing relationship with a doctor and don't end up in an emergency room. (Improper use of ER's is a huge area of waste.) This is a win-win for both you and the Fund as a whole.

**Continued →**

### Spouse Certification Requirement

If you are a participant in the Welfare Fund and elected health insurance coverage for your spouse, you are required to complete a Spousal Coverage Certification form to confirm that you are still married. The form was mailed on October 8th, so please check your mail and complete the form as soon as possible. If you didn't receive or can't find the form, please call the Fund Office at (212)247-5225 or download it from our web site: [www.FundOneIATSE.com](http://www.FundOneIATSE.com). The deadline for returning the form is December 1, 2014. Please note that if the form is not returned, your spouse's coverage will be suspended effective January 1, 2015.

**Continued →**

## GO GREEN!

The Fund Office is required by law to send you certain documents and notices regarding your benefits under the Funds. But sending them to you by regular mail requires a lot of paper, and the printing and postage can get very expensive. **Last year our total printing and postage costs exceeded \$50,000!**

The documents we want to email you are standard Plan documents and benefit information that you can get from our web site, and for which you may receive hardcopies by request at any time. **We will NEVER send personal or sensitive information to your email address.**

If you are among the 700 participants who have already signed up and confirmed email delivery, well you got an email version of this newsletter! If that's not you, please stop by the Fund Office, send us an email to [FundOffice@FundOneIATSE.com](mailto:FundOffice@FundOneIATSE.com), or call us and we will send you a form.

If you have any questions or concerns, please call us at **(212) 247-5225**. Thank you!



## Do you want to check your Gross Earnings?

Please remember that you can check your earnings history at any time by visiting the Fund's web site:

**[www.FundOneIATSE.com](http://www.FundOneIATSE.com)**

and selecting the "My Benefits" link in the top right corner.

If you've never signed up for a user ID and Password for the Fund's web site (which is separate from the Union's site), please call the Fund Office at (212) 247-5225 and we will get you setup.

If you have any problems getting logged on, please give us a call and we will be very happy to help you out!

## SAVE \$400 on your Self-Pay Premiums! (continued)

And to make it convenient for many participants, we are also creating a space in the Union Hall so that a visiting physician can offer Wellness exams right here on 46th street. We are currently still in the planning process, but hope to have the new space ready by early Spring.

As part of this Wellness initiative, the Trustees are also considering hiring a Health Coach who could assist our participants, particularly those with chronic conditions and complicated medical situations, to navigate our very complicated health care system. We are also working closely with the Actors Fund to explore the possibility of an ongoing relationship with the Welfare Fund where they would function as the Fund's "Medical Home". That is to say, we would like their clinic to provide our participants with a conveniently located clinic that could also function as a center for coordinating the overall care of our participants.

So please, if you don't have a regular annual Wellness check-up, make sure you start in 2015. Again, this is a win-win for everyone involved!



## Health Insurance Spouse Certification Requirement *(continued)*

The Board of Trustees is requiring this certification because there have been several recent cases in which a participant didn't remove their spouse from their health insurance coverage at the point that they became divorced or legally separated. The Fund Office will always, eventually, find out because at some point we all are going to want to retire or change our beneficiaries, and we will be required to supply divorce documents at that point. By that time, your ex-spouse may have incurred considerable claims expense, which the Fund should have never paid. This is a fraud which hurts the Plan, and by extension, all the other participants in the Plan.

So please remember that you are required to provide prompt notice to the Fund Office if you and your spouse legally separate or divorce. If you fail to inform the Fund Office, the Fund may hold you responsible for all costs associated with extending coverage to your spouse after your legal separation or divorce became final. This may include the full premium expense for such coverage, or any claims expense incurred after the legal separation or divorce.

If you have any questions, please call the Fund Office at (212) 247-5225.

### Have you Moved? Changed your Phone or Email?

People lose their Welfare Fund provided health insurance when they don't pay their self-pay premiums on time. The fact that you didn't receive the invoice and reminders because you didn't update your mailing address and phone number is not an acceptable excuse. As a participant in the Fund, you have an obligation to keep your contact information up to date at all times, both here at the Fund Office, and also at the Union.

People have ended up losing their health insurance benefit because they didn't call the Fund Office when they moved or changed their phone number or email. Please don't let that happen to you!

**PLEASE NOTE:** Self-Pay  
Premiums were Due  
October 1.

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

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

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

**Remember to make your  
payment ON TIME!**

# **Please just keep trying.**

## **Do it for yourself.**

## **Do it for your family.**

### **(But do it before it's too late.)**

# **1-866-NY-QUITS**

## **New York State Smokers' Quitline**

- The Quitline is a free service that provides New York State residents with help when they are ready to stop using tobacco.
- The Quitline is staffed by Quit Coaches who are specially trained to provide information and coaching on a variety of quitting tobacco use topics, such as stop smoking medications, withdrawal symptoms and developing a quit plan.
- Callers to the Quitline can leave a message and request a call back; or listen to motivational messages and daily tips.
- By phone or web, clients can request a variety of resources, including FREE nicotine replacement therapy (the nicotine patch) and fact sheets.
- Clients can join a growing on-line smokefree community, that includes blogs, a coaches forum, a savings calculator, and more.
- The Quitline also assists health professionals. Physicians and healthcare providers can use the Quitline service as a referral for their patients' stop smoking plans and to enhance recommended and/or prescribed stop smoking medications.
- Healthcare providers can also call the Quitline to obtain concise, up-to-date cessation information, order office materials that can be shared with their patients, or learn more about the referral program.
- The Quitline provides cessation services to a variety of other clients, including friends and family of tobacco users, health educators, businesses, parents, and students who are looking for information.
- All services of the Quitline are free and confidential. They are available in English and Spanish, with coaching offered in other languages. Services are also available for people who are deaf or hearing impaired.
- The Quitline is located at Roswell Park Cancer Institute and supported through the New York State Department of Health.



**1-866-NY-QUITS (1-866-697-8487)**

[www.nysmokefree.com](http://www.nysmokefree.com)