

# NEW YORK DISTRICT COUNCIL OF CARPENTERS

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Dear NYCDCC Member/MWA Employee:

As you may already know, a settlement agreement was recently reached between the Benefit Funds and the Manufacturing Woodworkers Association of Greater New York (the "MWA"), among other parties, which provides, in part, for the reinstatement of your welfare benefits, **\*if you meet certain eligibility requirements.** We have prepared the following Frequently Asked Questions (FAQs) regarding this matter.

### **Frequently Asked Questions**

1. When will I be eligible to receive Welfare benefits and coverage again?

**If you meet the Welfare Fund's eligibility requirements, your health coverage will be reinstated on Monday, February 10, retroactive to July 1, 2013.**

2. Will I be reimbursed for bills incurred during the period that I was not covered by the Welfare Fund as a result of the MWA dispute?

**You may submit bills you incurred during this period for consideration of payment in accordance with the applicable Plan rules.**

3. What is the process for submitting bills from this period?

**Once we have determined that you have satisfied the Welfare Fund's eligibility requirements for the retroactive reinstatement of coverage, we will mail you a reinstatement of benefits letter and also advise Empire BlueCross BlueShield, as well as Express-Scripts of your reinstatement. Once you receive this notification, either you or your provider should (re) submit claims to Empire BlueCross BlueShield and/or Express-Scripts.**

**You may submit your medical claims to Empire BlueCross BlueShield, at P.O. Box 1404 Church Street Station, New York, NY 10008-1407. If you have questions about your medical claims, you can contact Empire BlueCross BlueShield at (800) 553-9603.**

**For prescription claims, you can call the Benefit Funds Office to request an Express-Scripts claim form, or you can get the form directly from Express-Scripts by visiting [www.express-scripts.com](http://www.express-scripts.com) or calling (800) 939-2091. You can then mail the claim to the address located on the form.**

4. I paid for COBRA out of my own pocket. Will I be reimbursed for that? If so, what is the process?

**If you paid for COBRA during the period since July 1, 2013 and are eligible for reimbursement, the Welfare Fund will automatically refund your COBRA premiums, and there is no need for you to**

\*One eligibility requirement is that your employer must have reported your hours to the Benefit Funds Office. The required number of hours must be reported by your employer for your coverage to be reinstated. For information on additional eligibility requirements, please consult your Summary Plan Description ("SPD").

provide any information or request a refund. You can expect to receive your refund in approximately 4-6 weeks. If you have not received a refund within 6 weeks, please contact the Benefit Funds Office. Please be advised that if COBRA payments were paid on your behalf by your employer, even indirectly (by your employer reimbursing you or paying you the premium cost), you are not entitled to reimbursement.

5. I purchased another policy when my Welfare Fund coverage was terminated. Will I be reimbursed for this expense?

**No. The terms of the settlement agreement do not provide reimbursement for this expense.**

6. What type of coverage will I now have?

**You will remain in the NYCDCC Welfare Fund.**

7. Will I have dental and vision coverage?

**No. Since June 1, 2012, dental and vision coverage are no longer provided under the NYCDCC Welfare Fund. However, there are dental and vision discount plans available to help you lower your costs. For discounts concerning dental services, you can use the MetroDent discount plan. To learn more, visit [www.carpentersdental.com](http://www.carpentersdental.com) or call (800) 537-1238. For vision discounts, you can use the General Vision Services (GVS) Vision Pass. To learn more, visit [www.generalvision.com](http://www.generalvision.com) or call (800) VISION-1.**

8. How can I find out more information concerning my benefits?

**The details of your benefits are explained in the Welfare Fund's Summary Plan Description ("SPD"). You should already have a copy of your SPD. If you do not have a copy, you can call the Benefit Funds Office to request a new one, or you can view it on our website at [www.nyccbf.org/member/welfare/active-nycdc-carpenters/](http://www.nyccbf.org/member/welfare/active-nycdc-carpenters/).**

9. When will I receive my vacation check?

**Once payment of amounts owed for vacation benefits have been received by the Welfare Fund, payout of your vacation payment(s) will be made during the next scheduled quarterly (March, June, September, December) or supplemental period (whichever occurs first).**

10. If my benefit hours and payments are transferred to my home Fund, when will that reciprocal transfer take place?

**Once the applicable contributions have been received by the Benefit Funds, the reciprocal transfers will be made.**

11. I am due a bonus check from my employer. When will I receive it?

**Although this process does not involve the Benefit Funds directly, we have been informed that you will receive your bonus check within 30 days of your employer ratifying the settlement agreement. Please contact your employer for more information.**

**If you have any questions after reading the FAQs, please call the Member Services Call Center at (800) 529-FUND (3863).**