

This edition of HealthLine is to update you on some issues related to your Health & Welfare Plan

- Annual notice of the Women's Health & Cancer Rights Act
- Information on the expanded PPO network in Maine
- Information on the Waiver of Premium aspect of your Life Insurance policy
- A reminder of eligibility available through Disability Credit

**Women's Health & Cancer Rights Act** – Federal law requires Health Plans to provide annual notice concerning the availability of coverage to participants receiving benefits under the Plan in connection with a mastectomy, who elect breast reconstruction surgery. The following are covered services:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Benefit levels are the same as for other covered services under the Plan

**Maine PPO Network** – During 2004, HealthCare Value Management (HCVM), the PPPO network that the Plan uses, significantly expanded their PPO physician network in the state of Maine. Hundreds of new physicians were added this year as a result of contracting efforts with physicians who have admitting privileges at the HCVM network hospitals. For information on who these physicians are, check the HCVM electronic directory at [www.hcvm.com](http://www.hcvm.com) or contact the Fund Office if you do not have internet access.

**Waiver of Premium** – The Life Insurance portion of your Health & Welfare benefits has a waiver of premium provision. This means that if you become totally disabled while covered under the Life Insurance Plan before you reach age 60, ReliaStar Life continues your life insurance coverage at no cost to you until the earlier of the date you:

- Are no longer disabled;
- Do not give ReliaStar Life proof of total disability when asked;
- Reach age 70; or
- Retire.

You must provide notice of your disability within one year of the date your disability begins and update ReliaStar Life once each year on your disability status. The insurance company may require you to have a physical exam by a doctor of its choice at no cost to you. Once approved you will be asked to submit annual proof of continued total disability. The insurance may then be extended for additional one-year periods.



Under this Plan totally disabled means your inability, due to sickness or accidental injury, to work at any job suited to your education, training or experience.

If you are covered under the waiver of premium provision, you may convert your life insurance to an individual policy when your coverage terminates. Questions should be directed to the Fund Office.

**Disability Credit** – If you are unable to earn enough hours to meet the eligibility rules due to absence caused by a disability, you may be eligible to receive disability credit in the form of 6 hours per day, up to 30 hours per week, for each week you are collecting disability benefits from the Plan or workers compensation insurance if your disability is work related.

To be entitled to receive disability credit you must:

- Submit satisfactory proof to the Plan of your disability
- Be eligible for Basic benefits on the date disability commences, and
- Have been continuously eligible for benefits for at least 12 months prior to the onset of the disability
- If your disability is work related you must submit proof that you have received a weekly workers compensation benefit
- Your application for disability credit must be made within a 24 month period of eligibility run out as per a Plan Amendment effective January 1, 2004
- You may not earn more than 52 weeks of disability credit in any consecutive five-year period

If you have collected a disability benefit from the Plan you will be automatically considered for disability credit when your hours are calculated for the new eligibility period starting March 1, 2005. If your disability is based on workers compensation you should submit copies of your workers compensation statements *only* after you review the report of contributions that you will receive in February and then *only* if you do not have enough hours.

The Board of Trustees wishes you and your family a Happy Holiday Season and a prosperous New Year.

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