



# BUILDING INDUSTRY FUND

## NEWSLETTER

February 2023

## A Letter from the Boards of Trustees

### Dear Participant:

We hope that you and your family are staying healthy and safe!

The Trustees of the Building Trades Benefit Funds are continually working to update and improve your benefits.

The following is a summary of recent changes made to the benefits available to you from the Benefit Funds.

### Prescription Drug Benefit

We are pleased to announce a great new addition to your Prescription Drug Benefit program. As of December 1, 2022, you can now get all available vaccines at no cost to you from your local participating pharmacy.

The following is a list of vaccines covered through this benefit enhancement:

- Seasonal influenza
- Pneumococcal
- Acute herpes zoster (shingles)
- Hepatitis A
- Hepatitis B
- Human papillomavirus
- Measles
- Mumps
- Rubella
- Varicella

- COVID-19
- Meningococcal
- Tetanus
- Diphtheria
- Pertussis vaccinations

### Increase to Pension Plan Benefits

The Pension Plan offered through the Building Trades Funds continues to provide some of the best pension benefits in the country within our industry! The Board of Trustees has recently made changes to the Pension Plan that result in immediate increases in benefits for active participants. See page 4 for more details.



**DO YOU KNOW WHAT YOUR  
PENSION IS WORTH?**

See Page 4

# Telehealth Benefit

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam. It's a quick and easy way to get the care you need with no appointments or long wait times. When your own doctor isn't available, use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection, or other common health condition. A doctor can assess your condition, provide a treatment plan, and even send a prescription to your pharmacy, if it's needed. As a member, when sending an email, please include your name, email address and a phone number where you can be reached.

1-888-LiveHealth (548-3432) or email [help@livehealthonline.com](mailto:help@livehealthonline.com)

## HOW TO GET STARTED

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one.

To sign up, visit [livehealthonline.com](http://livehealthonline.com) or download the free LiveHealth Online app to your mobile device.



## NEXT, YOU:

1. Choose **Sign Up** to create your LiveHealth Online account. Then enter your name, email address, date of birth and create a secure password.
2. Read the **Terms of Use** and check the box to agree.
3. Choose your location in the drop-down box of states.
4. Enter your birth date and choose your gender.
5. For the question "Do you have insurance?", select **Yes**. Be sure to have your Empire member ID card handy to complete your insurance information. If you choose **No**, you can still enter your insurance information later.
6. For **Health Plan**, in the drop-down box, select **Empire**.
7. For **Subscriber ID**, enter your identification number, which is found on your Empire member ID card. Select **Yes** if you are the primary subscriber or **No** if you are not the primary subscriber.
8. Insert a service key if you have one. If you don't have a service key that's OK, this is optional and not required to register.
9. Select the green **Finish** button.

# Health Management Program

## JOIN NOW!

The Overture Health Care program is a **NO-COST** benefit for covered employees, spouses, and dependents 18 and over. The program is managed by Overture Health Care and is available for those who are diagnosed with the chronic conditions such as asthma, pre-diabetes, diabetes, high blood pressure and high cholesterol. Participants will be assigned to a personalized telephonic care coach who will assist in stabilizing conditions, improve disease state metrics, and reduce ER visits and hospitalizations. Consultations with your Care Coach are completely confidential and secure.

- Participating individuals who complete the program will receive a \$500 gift card and waived drug co-payments subject to the terms and conditions listed in the program requirements section.
- Care Coach, mobile and desktop login information, health risk assessments, biometrics and other related logistics will be coordinated by Overture Health Care.
- Participants may receive information about their program activities by email or text/chat/push notification via the Overture Health Care mobile app. Everything is completely confidential and in accordance with HIPAA laws and regulations.

A telephonic care coach will help each enrolled member achieve a healthier lifestyle by better understanding their condition, helping each member lower the risk of health-related complications, assuring that they know the importance of staying adherent to their medication therapy, improving their quality of life and customizing goals for each participant. The goal is to keep members compliant with the treatment program prescribed by their

physician so the member can improve health, feel good and enjoy a more active and happy life.

### ABOUT OVERTURE HEALTH CARE

Overture Health Care is an organization that specializes in providing chronic disease management and wellness programs for employers. They will be administering the program on behalf of Building Trades Welfare Fund.

Overture Health Care's methodology and processes have proven, through published studies, to improve the health of employees and reduce their costs. This program helps the Fund avoid the need to increase contributions drastically or reduce coverage to keep up with health care inflation.

If you are interested in enrolling contact Overture Health Care at 800-997-0856 or by email at [member\\_services@overturehealthcare.net](mailto:member_services@overturehealthcare.net).

Detailed step by step information about the program is outlined in your Population Health Management benefit package.



## Pension Plan Increases Benefits

The Board of Trustees of the Electrician's Retirement Fund ("Fund") is pleased to inform you that enhancements have been made to the pension benefits under the Fund for Participants who are currently working for employers that are obligated to make contributions to the Fund on their behalf ("Active Participants"). Effective January 1, 2023, the unit benefit rates used to determine the pension benefit payable at retirement have been increased by \$15 per year of Pension Service for Active Participants as described below. Participants who previously earned benefits under the Fund, but who are not Active Participants on January 1, 2023, are not eligible for these benefit enhancements.

- **\$110.00** per year of Pension Service for Active Participants who retire with less than 10 years of Pension Service.
- **\$115.00** per year of Pension Service for Active Participants who retire with at least 10 years, but less than 15 years, of Pension Service.
- **\$120.00** per year of Pension Service for Active Participants who retire with at least 15 years, but less than 20 years, of Pension Service; and
- **\$125.00** per year of Pension Service for Active Participants who retire with at least 20 years, but less than 25 years, of Pension Service.
- **\$140.00** per year of Pension Service for Active Participants who retire with 25 years or more of Pension Service.

Remember, in order to receive a benefit at retirement, you must be Vested.

### Example:

- ▶ John has earned 20 years of Pension Service as of January 1, 2023. Before the Plan changes, his accrued benefit would have been \$2,200.00 per month (20 years x \$110.00). After the Plan changes, his accrued benefit is now \$2,500.00 per month (20 years x \$125.00).

Please note that these benefit amounts are payable as a Life Annuity, which means monthly benefits payable for your lifetime. If you are married, your benefits will instead be payable as a Joint & Survivor Annuity, unless you and your spouse elect otherwise. A Joint & Survivor Annuity provides reduced monthly benefits for your lifetime, but with a portion of your benefits (50% or 75%) continuing to your spouse for his or her lifetime after your death.

Your accrued benefit is payable in full if you retire on or after your normal retirement date. Your normal retirement date is the later of age 60 (Did you know that most of the industry is to age 65 for retirement?) or the January 1 following the 5th anniversary of your original participation in the Plan. (You become a participant on the date your employer is required to make its first contribution to the Fund on your behalf.)

You may retire at 60, however, your Benefit will be increased by ½% for each month that your Normal Retirement Date precedes your Pension Starting Date, provided that such actuarial increase shall stop accruing no later than the month following the month during which the Participant attains age 70 ½.

### Example:

- ▶ John works another 10 years and retires at age 70. Having earned 30 years of Pension Service and worked an additional 120 months (1/2% increase per month) past age 60, his accrued benefit is now \$6,720.00 per month (\$4,200 + 60%).

This article contains a summary of some important plan features and is not meant to supersede the official plan document.

# Changing Employers

As you may know, the Building Trades Welfare Benefit Fund (Welfare Fund), Building Trades Annuity Benefit Fund (Annuity Fund), Building Trades Educational Benefit Fund (Education Fund) and the Electrician's Retirement Fund (Electrician's Fund) (collectively referred to as the "Funds") are "multiemployer plans." This means that you can generally move from one contributing employer to another contributing employer and retain your benefits with the Funds (subject to the rules described in each Fund's plan document). For example, suppose you currently work for Contributing Employer A, your project ends, and you are laid off. The next week, you are hired by Contributing Employer B. Since both these contractors are contributing employers to the Funds, health coverage for you and your eligible dependents will continue without interruption, you will continue to accrue pension credit and will not incur a break-in-service if you are not vested in a pension, contributions will continue to be credited to your annuity account balance and you will continue education/training benefits.

However, if you start working for an electrical contractor that is not a contributing employer to the Funds:

- Health coverage under the Welfare Fund for you and your dependents will terminate immediately, unless you elect to continue your coverage temporarily under COBRA on a self-pay basis;
- No additional amounts will be credited to your account balance with the Annuity Fund;
- You will no longer be able to take any courses with the Education Fund; and
- You will no longer earn pension credit or vesting service under the Electrician's Fund. Importantly, if you are not vested at the time you begin working for a non-contributing employer, you may lose all the pension credit you previously earned. Please review the "Break-in-Service" rules in the Electrician's Fund's summary plan description for information about when a non-vested participant loses previously earned pension credit and vesting service.

**Therefore, it is very important for you to know whether a contractor is a contributing employer before you accept a job offer. Please call the fund's administrative manager, Dickinson Group, if you have any questions as to whether a contractor is a contributing employer, even if you believe it is a contributing employer, since circumstances may change at any time.**

# Spirits (Part I) and Holiday Cheer for All to Hear!

From vibrant fall colors, we fall into the sometimes chaotic yet festive Holidays. With holidays come cheer and celebration. In the spirit of celebration, often comes the use and sometimes abuse of spirits. While many look forward to holiday celebrations, many also are more likely to drink beyond their limits.

While alcohol use is littered throughout human history from mead to ale, beer, wine and other liquors its use in moderation can extend into simply good times, and also to those going beyond their limits. Some people will experience adverse consequences that can range from excessive intoxication, falls, fights, motor vehicle crashes, and a large slew of other medical and psychologic consequences.

Alcohol has been listed as the 4th leading cause of preventable death in the United States and the 2nd most commonly abused substance in the United States after tobacco. Of course, none of this is likely to deter anyone from drinking excessively, but maybe a little education might.

Alcohol can have various adverse effects from the immediate as listed above to chronic issues like liver disease such as alcoholic liver cirrhosis and liver cancer, to brain diseases such as Wernicke encephalopathy, Korsakoff Syndrome, and hepatic encephalopathy. Alcohol can even cause heart disease and a host of other medical problems. Even beyond what alcohol abuse can do to one's self, is what it can do to one's loved ones.

Alcoholism can have a heavy influence on family as well. Where family members are often left with anxiety, depression, and feelings of shame towards their loved one's addiction. Potential emotional and physical outbursts can extract additional heavy tolls. People who abuse alcohol may even distance themselves from family just to shield themselves.

The complexities of alcoholism and alcohol abuse are deep and vast, but if one is feeling a need to Cut down, Annoyance, Guilt, or need for an Eye-opener (CAGE screening) a discussion with one's healthcare provider may certainly be warranted. Even if someone doesn't necessarily have these feelings, but simply has a desire to cut down their alcohol use, a discussion can be very helpful. One should not feel alone or embarrassed. Proverbial demons can exist in all of us. It is what we do with them that matters. Luckily, the healthcare community has put a vast set of resources to help combat addiction, and the resources keep getting better and better. Alcoholics Anonymous (AA), Detoxification and Rehabilitation centers, specialized counselors and physicians, medications, and even the CDC and several other government and non-government groups are available to help.

Even if one does not exhibit signs of abuse, it is our responsibility to ourselves and our fellow neighbors to be ambassadors of responsible consumption. Responsible consumption means to drink in moderation, at the right time, right place, and for the right reasons. Where moderate consumption means the level of alcohol consumption that represents a low risk to health.

As Part I of a series on alcohol use, we will part here with the idea of enjoying the holidays, and doing so responsibly via helping others and being ambassadors of responsible consumption. So, enjoy these days of wonder and joy with friends and loved ones. We as a community and as an entire world have had a lot of hardship to deal with of late, but we certainly can find reason to celebrate. So, celebrate! With or without spirits, it is in our human spirit. And if spirits are in the celebratory plans, let us do so responsibly. Until next time, may all your holidays be warm and bright!

## Spirits (Part II) and a Happy New Year!

Through the holidays and into the new year we go. Celebrations, happy wishes, and good health to all! And with the new year comes New Year's resolutions for many. Most, if not all of us, have our individual vices. While many enjoy the drink of spirits, some of us have the difficult vice of controlling its usage. Tying into Part I, we discussed alcohol, some of its complications and means of getting help. Here we will shift our focus more on the alcohol disease state(s), alcoholism.

Alcoholism is the inability to control drinking due to both a physical and emotional dependence on alcohol. A chronic disease state characterized by uncontrolled drinking and preoccupation with alcohol. Just short of alcoholism lies alcohol abuse and alcohol dependence. Each of these extend to serious problems, both socially and health wise.

The list of medical problems associated with alcoholism is vast and deep. Some problems are reversible, some are permanent, and before anyone says "no, not me", stop! Permanent problems can happen to you! Many are debilitating and/or life threatening. Folks there is some common sense here, all the money spent on fighting alcoholism isn't just for kicks. Alcoholism is a serious problem. Brain disease, liver disease, heart disease, pancreatic disease, psychiatric disease, reflux disease, cancer, alcohol poisoning and so on are very real alcohol related diseases that can inflict very real and often very permanent damage, even death.

Knowing these scary features is great and all, but scare tactics don't work well at combating alcoholism and related diseases. Education along with individual drive to better oneself are much more effective tools in combatting this terrible disease.

As discussed previously, there are many means of help offered to combat alcohol abuse, but what it really boils down to: does one really want help. Do they really want to quit? It's very difficult to help someone if this someone doesn't want help. This is a most difficult task to accomplish. Choosing to quit or helping someone reach the decision to quit can be a monumental task, but very well worth it. And if one thinks it's too late to quit, it's not. Research has shown that even in advanced alcohol disease states, quitting alcohol leads to a longer life. As one famous liver disease specialist stated "It's never too late to strive for abstinence from alcohol."

While many are responsible ambassadors of consumption, some have difficulty with spirit use. Any approach to reducing or quitting drinking alcohol should be personalized. Practices that help one person, may not be help right for another. Exercises can help, counseling, medical treatments, mindfulness, yoga, exploring forgiveness for oneself and even others are but some of potentially powerful mental and emotional tools that can be employed.

There is a simple, but very true message in all this... it never is too late to better oneself. If you can find the will, a way can be found. So, if you feel you have a alcohol related problem, or decide on a New Year's resolution just to cut down or even quit... find your will, use these tools and enlist the help of others to find your way. Until next time, Happy New Year to all!

# Building Trades Education Fund

## Graduation

Congratulations to our graduates!

On June 17, 2022, the Building Trades Education Fund held its graduation event, the largest hosted event to date!

Graduates received certificates and class rings. Over three hundred guests gathered to support and celebrate.

This year's event is scheduled for June 2, 2023.



## Training Program

Training for the 2022-2023 school year is underway while in person training has resumed.

Related instruction is at the halfway mark for this school year. This school year, the Building Trades Education Fund revamped some of the safety courses offered to participants.

All apprentices are engaged in First Aid/CPR, OSHA 30, Confined Space, Lock Out / Tag Out, Asbestos Lead and Silica Awareness, NYCDOB 4 Hour Scaffold, NYCDOB 8 Hour Fall Prevention, NYCDOB 2 Hour Drug & Alcohol Awareness training courses to compliment related instruction.

All fund participants are eligible to receive their SST cards directly from the Building Trades Education Fund at no cost.

M1M2 courses for the school year are Blueprint Reading, Code Refresher, Grounding & Bonding, Fire Alarm, Motor Control I, Motor Control II, Pipe Bending and Service Entrance.

All M Mechanics and Journeyman are encouraged and eligible to participate voluntarily.



## J Test

Building Trades Education Fund hosted its last Journeyman Examination during the summer of 2022. All M Mechanics are eligible to sign up for next year's exam.

Notices will go out in April 2023 for this year's test.

## Making an Impact!

*Member Testimonial: "The Building Trades Educational Benefit Fund helped me obtain my Master Electrician's License in NYC. I spent thousands of dollars, passed the exam, and applied for my license. At the last step in the process, NYCDOB denied my application for failing to show sufficient work experience. The Building Trades Educational Benefit Fund (Paul Iaccarino) helped me break through to NYCDOB and have them reconsider my experiences as an electrician. The Building Trades Educational Benefit Fund provides a NYSED approved apprenticeship program that is identical to registered apprenticeship programs (RAPs) with NYSDOL. By completing the apprenticeship program offered by the Building Trades Educational Benefit Fund, I was able to qualify as a graduate of an accredited apprenticeship program. With the help of the Education Fund, I became approved for my Master Electrician's License in NYC! It was a dream come true and I am so grateful for the support of the Building Trades Educational Benefit Fund! The apprenticeship program provided by the Education Fund is credible and significant. Building Trades Education Fund made a positive impact on my life that will stay with me forever."*



# Contact Information

**Building Industry Electrical Contractors Association** – *Association inquiries and questions.*

1150 Portion Road Suite 19  
Holtsville NY, 11742  
Phone: 631-567-7603  
Fax: 631-589-7166  
E-Mail: [bif363e@gmail.com](mailto:bif363e@gmail.com)  
Website: [BIECA.net](http://BIECA.net)

**Building Trades Benefit Funds** – *Member benefits inquiries and questions.*

585 Stewart Avenue Suite 330  
Garden City, NY 11530  
Phone: 877-347-7225  
Fax: 516-740-5410  
E-Mail: [btsupport@dickinsongrp.com](mailto:btsupport@dickinsongrp.com)  
Websites:  
**Welfare** - [btwelfarefund.org](http://btwelfarefund.org)  
**Electricians Retirement** - [electretirementfund.org](http://electretirementfund.org)  
**Annuity** - [btannuityfund.org](http://btannuityfund.org)

**Building Trades Educational Benefit Fund** – *Member education and training inquiries and questions.*

607 Sunrise Highway 2<sup>nd</sup> Floor  
Bellmore, NY 11710  
Phone: 516-487-7830  
Fax: 516-441-5855  
E-Mail: [office@bteducationfund.org](mailto:office@bteducationfund.org)  
Website: [bteducationfund.org](http://bteducationfund.org)

# What You Can do if You are at Higher Risk of Severe Illness from COVID-19

## Are You at Higher Risk for Severe Illness?



Based on what we know now, those at high-risk for severe illness from COVID-19 are:

- People aged 65 years and older
- People who live in a nursing home or long-term care facility

People of all ages with underlying medical conditions, particularly if not well controlled, including:

- People with chronic lung disease or moderate to severe asthma
- People who have serious heart conditions
- People who are immunocompromised
  - Many conditions can cause a person to be immunocompromised, including cancer treatment, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications.
- People with severe obesity (body mass index [BMI] of 40 or higher)
- People with diabetes
- People with chronic kidney disease undergoing dialysis
- People with liver disease

## Here's What You Can do to Help Protect Yourself



**Stay home** if possible.



**Wash your hands** often.



**Avoid close contact** (6 feet, which is about two arm lengths) with people who are sick.



**Clean and disinfect** frequently touched surfaces.



**Avoid all cruise travel** and non-essential air travel.

Call your healthcare professional if you are sick.

For more information on steps you can take to protect yourself, see CDC's [How to Protect Yourself](#).



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**COVID-19 Test Site Finder**

[www.empireblue.com/microsites/covid19-assessment/covid-finder.html](http://www.empireblue.com/microsites/covid19-assessment/covid-finder.html)

[cdc.gov/coronavirus](https://cdc.gov/coronavirus)