

**MARCC – WV District**  
**Carpenters Health**  
**FAQ'S**  
**Frequently Asked Questions**

**Question:** Why is our maximum balance applied to the dollar bank?

**Answer:** Excess amounts are applied to various high usage accounts to hold the hourly cost down.

**Question:** Can the excess dollar bank amounts be claimed as a charitable contribution?

**Answer:** No, under the IRS code that money is already deductible to the contractor as a business expense.

**Question:** If a member reaches the maximum dollar bank accumulation, can bank hours be discontinued until the bank is depleted?

**Answer:** The Collective Bargaining Agreement requires a full benefit package to be paid on every hour worked.

**Question:** Can the value of hours earned in a month be carried over if eligibility is not earned?

**Answer:** No, a participant who doesn't have sufficient hours to earn eligibility is given the opportunity to make a self payment. Otherwise, the contribution will be absorbed to supplement other parts of the fund. It helps keep the hourly rate down.

**Question:** Would the plan be easier to manage if contribution hours were on a quarterly basis rather than monthly?

**Answer:** The trustees elected to convert from quarterly to monthly eligibility to reduce delay between the covered employment and the covered period. With the higher cost of coverage for retirees, it was agreed that monthly payments were easier to manage.

**Question:** Why can't we have fewer hours to earn coverage each month?

**Answer:** Fewer hours to qualify equal a higher hourly contribution. The trustees have set the contribution at the most reasonable level possible.

**Question:** Why do I have to purchase coverage through the plan when it is available through my spouse's employer?

**Answer:** The Collective Bargaining Agreement requires a full benefit package to be paid on every hour worked. The Plan is a Union plan, meaning that we work together for the betterment of all. Even though it may not be great for one person doesn't mean that it isn't good for all members.

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**Question:** Would the plan consider a neutral board? Isn't having employers and union rep's a violation of HIPAA?

**Answer:** ERISA requires the fund trustees to be responsible for administering the plan, including considering appeals. In the capacity, trustees are prohibited from revealing any protected health information. There are severe penalties for a breach of that trust.

**Question:** Can we get easier and updated claim forms?

**Answer:** The claim forms used are consistent with the industry. However, any suggested changes would be seriously considered.

**Question:** Can we have one person responsible for our claims?

**Answer:** Having only one person who handles all claims would slow down and hamper the productivity of the plan.

**Question:** Why is it difficult to solve problems in filing and settling claims?

**Answer:** It shouldn't be. If there are issues with the handling of claims, those matters may be addressed to Ken Joos or Christa Martin in our claims department.

**Question:** Is there a way to reward participants with fewer claims?

**Answer:** The benefit design tends to provide a reward in terms of co-payment for participants with lower claims. The 20% for which the participant is responsible means fewer dollars for fewer claims.

**Question:** Can we have a set co-pay for prescription drug claims?

**Answer:** The co-payment system is intended to result in an equitable cost sharing between the fund and the participant. Those using more expensive drugs should probably pay more than those using less expensive drugs. The benefit also offers incentives for participants to use less expensive, generic drugs rather than higher priced name brand drugs.

**Question:** Is it possible to revise the plan to apply a fixed amount for office visits and hospital visits?

**Answer:** The fund is designed with the participant percentage co-payment to share the costs equitably. It would significantly increase premiums.

**Question:** Can the \$150 emergency room deductible be eliminated for services received after physician office business hours?

**Answer:** The adoption of that deductible was to discourage individuals from using expensive hospital outpatient as a substitute for a visit to the doctor's office.

**Question:** Can the plan be amended to include vision care benefits?

**Answer:** Yes, it could. It would raise the cost of the benefit.

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**Question:** Can you explain Express Scripts and coverage for other prescriptions?

**Answer:** Express Scripts is designed to be used for the maintenance of chronic medical conditions such as high blood pressure, and not for short term medications. Receipts for prescription drugs at the pharmacy may be submitted to the claims office for reimbursement under the plan at 80%.

**Question:** Is it possible to add a medical savings program?

**Answer:** It would be difficult to process pre-tax contributions from the employees, as a payroll deduction, with the frequent changes in employer common to the construction industry.

**Question:** Why can't we deposit our contributions in an individual account to be used as claims are incurred?

**Answer:** For individuals who can see into the future and know that they, or their family will never have a major problem, this would work well. However, for the rest of us, no participant could save enough to protect them from the costs of a serious accident, heart disease, cancer, etc.

**Question:** Does American Benefit represent any other Unions?

**Answer:** Yes, American Benefit acts as a third party administrator for funds representing the Teamsters, Electricians, Plumbers, and Sheet Metal Workers. Consequently, employees of American Benefit are members of Teamsters Local 505.

**Question:** Does American Benefit have a web site or plans to develop one?

**Answer:** American Benefit does not currently have a web site. However, they hope to have one operational early next year.

**Question:** Do the trustees get paid?

**Answer:** Trustees do not receive any compensation from the fund. ERISA prohibits the payment of a salary from the fund.

**Question:** Can we get new booklets annually?

**Answer:** The time and cost involved in the preparation and distribution of new booklets is prohibitive.

**Question:** Why aren't we in a larger group, which would lower our individual cost?

**Answer:** The addition of locals 3, 302, and 1755, Sheet Metal Workers Local 33, and Roofers Local 185 were undertaken for that reason.

**Question:** Why is there a difference in the rate of a COBRA payment and a regular monthly contribution rate?

**Answer:** The Government sets the rate for the COBRA payment and mandates that you be given a choice of family or self coverage. When not on COBRA there is no single coverage option.

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**Question:** Will the pension be hurt if more money is added?

**Answer:** It could only help the pension plan.

**Question:** What is the percentage you are penalized for each year you retire early?

**Answer:** The penalty is ½ % per month for each month prior to your 61<sup>st</sup> birthday.

**Question:** Because of the 415 rule, is it true that you can't make more in retirement than you made in an annual salary when you were working?

**Answer:** That rule affects those who make more than \$215,000 yearly. That rule will probably not affect anyone working as a carpenter. There are other circumstances that affect this rule.

**Question:** If more money is put into the retirement fund, would this up the age for eligible retirement?

**Answer:** No.

**Question:** Why couldn't I transfer my retirement funds from other union plans, as I worked out of state, to the current pension plan?

**Answer:** Around 1982 is when *reciprocal plans* went into effect with adjoining states, prior to that money was most likely lost, but contact the benefit office, they might be able to help.

**Question:** Is there any LabOnes in our area? (*North Central WV*)

**Answer:** Fairmont clinic is now LabOne.

**Question:** Can we get more LabOnes in this area? (*North Central WV*)

**Answer:** We are trying all the time to get more labs in the system; these are private businesses that we try to incorporate in our plan.

**Question:** What if the contractor makes a late pay and you receive a letter for self pay, but the money is paid at a later date?

**Answer:** Call the claims office, tell them the situation, if there are any charges that you have to make to the fund, then they'll back up the hours and give you credit for this if the contractor makes a late payment. But, more than likely, you'll have to make a self pay, then get credit or ask for your money back when the contractor pays.

**Question:** Why do you get penalized so heavy for retiring early?

**Answer:** Because the retirement plan pays out over a longer period of time.

*This list shall be updated as information is gathered.*