



Plumbers & Steamfitters Local Union 52

NEWS – January, 2023

www.ualocal52.org

WAGES AND FRINGE BENEFITS - At the union meeting in December, the membership voted to allocate the January 1, 2023 raise. Total wage and benefit package is now \$44.91 per hour. The raise was allocated to Health & Welfare – \$6.96 per hour (\$.25).

2023 DUES

Dues remain the same for 2023. UA per capita of \$27.00 per month is paid to the UA from monthly dues.

DEATH ASSESSMENTS are due upon receipt of notice and payable before dues.

The Annual Sick Fund Assessment is due before 03/01/2023. If you are enrolled in auto-pay, the sick assessment will be deducted on 03/10/23, along with your union dues. Please note: If you are retired or disabled, the sick assessment is not payable.

PAYMENT OPTIONS - We accept Credit/Debit cards as payment for union dues and assessments via phone. A 2.5% fee applies. Monthly Auto-Pay is also available.



WELDERS: CONTINUITY FORMS MUST BE SUBMITTED EVERY 6 MONTHS TO KEEP YOUR CERTS CURRENT. YOU ARE RESPONSIBLE FOR SENDING THE FORM BY MAIL, EMAIL OR FAX.

UNION MEETINGS are held the second Saturday of each month at 9:00 am. All members are encouraged to attend. The more we are involved in our union, the more we act like a union, and the more effective we are as a union.

TEXT MESSAGE COMMUNICATION COMING SOON... By now, I hope you've had a chance to try out the interactive SMS Text based service: **GoLocal52**. It has been in operation for a year. During this time, we have received several requests from members for new abilities like being

able to pay dues. The first step in the process will be the ability for GoLocal52 to directly communicate with all members using SMS Text Messaging by sending one-way short messages. These messages would be used to quickly communicate important information such as recent death assessments. We are working under the assumption that all Local 52 members would want to receive these priority messages by text. **Any member that DOES NOT want to participate in receiving SMS text messages will need to contact the office to OPT-OUT.** We will notify you when this new service is active and we hope to have the ability to Pay Dues online by mid-year.

CONTACT INFORMATION – Please be sure to update the office if your Mobile Phone number, Address or Email Address changes. These are the most efficient ways for the Local to contact you.

GOLOCAL52 allows members 24/7 access to important information directly from Local 52. **Member data is updated every Monday.** To get started, simply text the word “MENU” to (866) 344-0052. **Access is based on the mobile number on file for each member.** There is no direct communication with Local 52 through this service. Please contact us by phone or email with any questions or to **update your mobile number.** **Try all the current options!!** Simply text the phrases below to receive a response in seconds.

MENU = (All current options, more on the way)

STATUS = (All About You)

COVERAGE = (Insurance Info)

CONTACT = (All about Local 52)



BENEFITS

HEALTH & WELFARE

Due to high claims experience, the monthly health insurance premium for 2023 will increase to \$1121.00 effective January 1, 2023. All health, dental and vision benefits remain the same. Premium rates are directly affected by the claims incurred each year. The higher the usage of the Plan, the more rates may increase from year to year. Therefore, it is very important that each member and their families continue take an active approach when seeking treatment. Eliminating unnecessary charges will reduce the overall claims and help the Plan maintain a comprehensive benefits package. Please partner with us in controlling the claims costs.

BLUE CROSS BLUE SHIELD OF ALABAMA HEALTH INSURANCE- Please refer to the BCBS Benefit booklet for complete coverage details. You may contact Blue Cross Blue Shield of Alabama at 1-800-292-8868 or online at www.bcbsal.com. Many services are available on the website; view and file claims, find a doctor, manage prescriptions, compare drug costs and find a pharmacy. Blue Cross now offers an APP for mobile devices that includes many of the online services.

GUARDIAN DENTAL – Dental benefits are fully funded by the Plan. There are no additional premiums charged to your dollar bank. Contact Guardian at 1-800-541-7846 or www.guardiananytime.com.

VSP VISION - Vision benefits are fully funded by the Plan. There are no additional premiums charged to your dollar bank. Contact VSP at 1-800-877-7195 or www.vsp.com. VSP does not issue id cards. Simply let your network provider know you are covered by VSP and they will verify coverage.

LIFE INSURANCE PREMIUM INCREASE – For Active Participants, Life insurance (including Accidental Death & Dismemberment) is provided and included in the monthly dollar bank premium. (no enrollment or additional charge)
Life Insurance Coverage Amount:
Active Participant - \$20,000 up to age 70, \$13,000 at age 70, \$10,000 at age 75
Retired Participant - \$20,000 up to age 70, \$13,000 at age 70, \$10,000 at age 75
The coverage amounts and premiums automatically reduce based on age.

****RETIREES - EFFECTIVE JANUARY 1, 2023, LIFE INSURANCE PREMIUMS PAID BY COVERED RETIREES WILL INCREASE AS FOLLOWS:**
Retired Participant \$20,000 up to age 70 = **\$16.00 per month**
Retired Participant \$13,000 at age 70 = **\$11.00 per month**
Retired Participant \$10,000 at age 75 = **\$9.00 per month**
ATTENTION COVERED RETIREES: PREMIUM CHANGES. Auto-Pay premiums will automatically adjust to the amounts above.

2023 DOLLAR BANK AND HEALTH PREMIUMS- The health & welfare benefit rate is \$6.96 per hour. The monthly premium is \$1121.00. Based on working 160 hours each month, your dollar bank will have a deficit of \$7.40. (160 hours @ \$6.96 = \$1113.60-\$1121.00= -\$7.40) Premiums are deducted from your dollar bank on the 1st of each month for the following month (ex: on 01/01/23, premium for 02/01/23 is deducted). Local Contractors are required to remit hours to the Plan by the 15th of the month following the work month (ex: January work hours are received in February). Premium notices are mailed on the 15th of each month if your dollar bank is depleted.

Plumbers & Steamfitters Local Union 52
P.O. Box 211105
Montgomery, AL 36121-1105

HRA SUPPLEMENTAL HEALTH REIMBURSEMENT ACCOUNT PLAN- For Qualified Participants - BPAS continues to administer the HRA. You may file claims for reimbursement, check your HRA balance, view claim history at u.bpas.com or via their App BPASCLAIMS. Contact BPAS at 1-866-401-5272 or u.bpas.com. **Please review the HRA Summary for complete details.**

PLEASE NOTE: YOU MUST FILE A CLAIM FOR DEBIT CARD USAGE. IF CLAIMS ARE NOT FILED WITHIN 60 DAYS, YOUR DEBIT CARD WILL BE SUSPENDED. IF DEBIT CARD CLAIMS ARE NOT FILED BY THE END OF THE YEAR, YOU WILL RECEIVE A 1099. THE BEST WAY TO KEEP UP WITH THESE CLAIMS IS VIA BPAS WEBSITE OR APP. DEBIT CARD CLAIMS ARE NORMALLY POSTED TO YOUR ACCOUNT WITHIN 5 DAYS TO UPLOAD AN ITEMIZED STATEMENT.

PENSION PLAN

The Rules and Provisions of the Pension Plan remain the same. A Question and Answer Booklet is available on the Local 52 website under Documents/Pension.

Vested Participants may access their account online at workplace.schwab.com, click **Register Now**, and complete the secure user registration process (you will need your hire date) or call Participant Services at **1-800-724-7526**. Representatives are available Monday through Friday, 6 a.m. to 10 p.m. CT. You can:
-Change your investment elections.
-Reallocate your assets.
-Access retirement planning videos and market insights
-Get professional help for your Plan account.

For additional assistance with investment and retirement options, the Plan has retained the services of a registered investment advisor to assist you in making crucial investment decisions. Please contact Greg Fiore, with OneDigital, at 1-404-477-0593.

The Local 52 website, www.ualocal52.org, contains helpful information about the Local, Training, Health & Welfare, Pension and more. All forms are available for download under the Documents section.

3 Reasons to Name a Beneficiary

- 1. It eliminates confusion.** Having a current beneficiary on file for all your accounts leaves no doubt about where you want your money or insurance proceeds to go.
- 2. It saves time (and maybe money).** If you die without naming beneficiaries, it will take time—maybe lots of time—for the funds in your accounts to go where you wanted. Your funds could be delayed in the legal probate process, and the person in charge of your estate could face a lot of paperwork. Meanwhile, if some of your money is meant to cover your funeral expenses, your loved ones could be left with the bill.
- 3. It ensures your loved ones' financial wellness.** This is especially important with life insurance, which typically provides money to replace income and cover things like funeral costs.