

# FUSE WELFARE FUND

TO: ALL WELFARE FUND MEMBERS  
FROM: DIANE D'ONOFRIO DELGADO, FUND MANAGER

Welcome back to the new school year! It promises to be an exciting and challenging one. As always, September is Open Enrollment for any member who wishes to add a spouse or eligible dependent to their dental coverage.

**All new enrollment forms and supporting documentation must be received by September 24, 2019.**

September is the only time for new enrollments, and deductions will be reflected in the October 15<sup>th</sup> paycheck. It is imperative that **all** members check this pay stub. If the deductions do not reflect the coverage you have signed up for, **you must contact the Welfare Fund within 3 business days**. Corrections cannot be made after this. **There will be no exceptions.**

**PLEASE CHECK YOUR SCHOOL MAILBOXES FOR HARD COPY NEWSLETTERS FROM THE WELFARE FUND WITHIN THE FIRST WEEK OF SCHOOL.**

PLEASE TAKE NOTE OF THESE IMPORTANT REMINDERS:

- If you completed the New Enrollment Forms last school year, you do not have to re enroll spouses or dependents this year.
- If you are returning from an unpaid leave of absence, **it is your responsibility to contact the Fund in order to re establish your benefits.**
- If you wish to remove a family member from coverage, you must make the request **in writing** to the Fund. Your deductions will continue unless we receive this written notification.
- **Please also be aware that divorced spouses may not continue coverage.** Divorced spouses are eligible for 36 months of COBRA coverage if they choose. ***Members may be held responsible for any charges incurred by a divorced spouse.*** Please notify the Welfare Fund office with any changes to marital status.
- Please notify the Fund of any changes in address or phone information – **we are not responsible for checks sent out to former addresses that have not been changed in our system.**
- Contact the Fund if you need to make any changes in your Beneficiary information
- The Welfare Fund now provides a list of dentists and specialists who offer no out of pocket charges for members. **Please visit [asonet.com](http://asonet.com) and follow the instructions to find a participating provider in your area**
- PLEASE NOTE THAT THE NEW ROCHELLE FUSE WELFARE FUND NO LONGER CARRIES A LONG TERM DISABILITY INSURANCE POLICY

Finally, it is important for all members to be aware of all the benefits available to them through the Welfare Fund. If you have not received a white benefits Booklet, or have misplaced yours, the booklet in its entirety can be viewed or downloaded on our website at [www.nrfuse.com](http://www.nrfuse.com). **I have attached a "Benefits at a Glance" document as well as a 2019 enrollment form and the Supplemental coverage rates for 2019-2020 for your convenience.**

Please remember that if you have any concerns or questions, Rose and I are always available to assist you.

*Have a great year!*

*Diane*

**Reminder:**

**As of January, 2015, only spouses or dependents covered may use the vision benefit of the member and receipts for out of pocket expenses submitted under the Medical Reimbursement Benefit must be for services provided to the member or family members presently covered under the Fund's Supplemental Dental Plan.**

**The Affordable Care Act requires that you have the option to waive your medical reimbursement account benefit. If you would like to waive or opt-out of your medical reimbursement account benefit, please contact the Fund Office.**

**Statement of Grandfathered Status**

The New Rochelle FUSE Welfare Fund Welfare Fund believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at 866-999-0300 or 201-963-0633. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or <http://www.dol.gov/ebsa/healthreform/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.