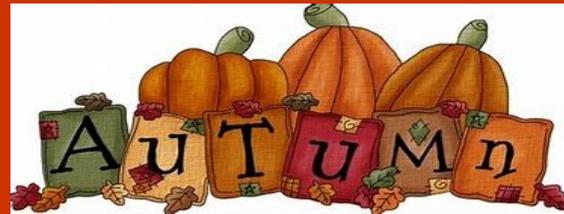


U A Local No. 7 Plumbers and Steamfitters

Benefit Funds Newsletter

Volume 13 Issue 3

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The Market at a Glance

The Market Continues to Remain Strong Despite the Fed Increasing Interest Rates.

The Welfare Fund was up 1.9% in the first quarter of Plan Year 2019. Large cap stocks were up approximately 5.5% behind of the S & P 500, which was up 7.8% for the quarter. Small cap stocks were up 3.1% behind the Russell 2000 Value Index which was up 4.8%. International stocks were down -1.1% for the quarter behind the MSCI EAFE index which was down -0.7%. Bonds were up approximately 0.5% for the quarter ahead of the Barclays 1-3 year Treasury, which was 0.3%. The Meridian Diversified Fund was down -0.2% for the quarter. The PIMCO All Asset All Authority Fund is down -3.4%, and the Westwood Income Opportunity Fund is up 1.7% for the quarter.

The Pension Fund was up 1.2% in the first quarter of Plan Year 2019. Large cap Stocks were up approximately 5.0% behind the S & P 500 which was up 7.8% for the quarter. Small cap stocks were up 3.1% behind the Russell 2000 Value Index which was up 4.8%. International Stocks were down approximately -

1.7%, trailing the EAFE Index which was down -0.7% for the quarter. Bonds were up approximately 0.3% trailing the Barclays Intermediate Aggregate Index, which was up 0.5% for the quarter. The Meridian Diversified Fund was down -0.2%, for the quarter. The PIMCO All Asset All Authority Fund is down -3.4%, for the first quarter.

To review the performance of your Annuity Fund portfolio, log on to www.trsrretire.com. As part of the account security process you will need your User Name and Password to access your account online. For first time users, click on the "REGISTER NOW" button and follow the prompts to create and account.

The Pension Protection Act of 2006 requires our fund actuary to file an estimated funding level with the DOL within 90-days of the close of the Plan Year. Plans are considered endangered (yellow) if the reported funding level falls below 80% of vested benefits and critical (red) if the funding level falls below 65% of vested benefits. The UA Local No. 7 Pension Plan was 93.7% funded for the year beginning June 1, 2017 and considered in the green zone.



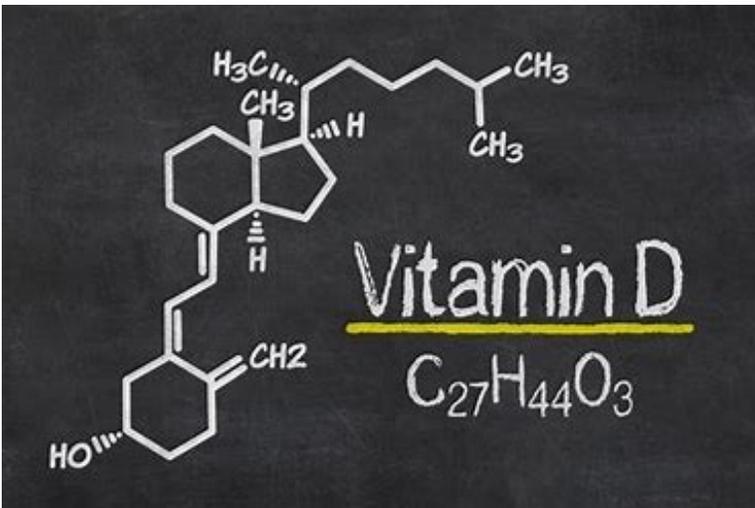
New Retirees

<u>Name</u>	<u>Years</u>	<u>Retirement Date</u>
Kenneth G. Cvetic	13.224	September 2018
Thomas E. Karmazyn	59.879	July 2018
Gary J. McCoy	24.667	August 2018
Steven Myrtle	22.281	June 2018
Thomas K. Schweder	69.909	September 2018
Joseph Statile, III	32.423	August 2018



It's official!
I'M RETIRED!

Vitamin D and Auto-Immune Disease Connection



Vitamin D deficiency has been linked to an increased risk for developing cancer and autoimmune diseases such as rheumatoid arthritis, MS, and lupus. Conversely, proper absorption of vitamin D can protect you from certain health risks.

The National Institutes of Health has set the recommended dietary allowance (RDA) for vitamin D to be 600 IU each day for ages 1-70. After age 70, the RDA increases to 800 IU. A simple blood test called a total serum 25-hydroxyvitamin D test can tell you how deficient you might be in vitamin D. The optimal range is 25-80 ng/mL. Mild to moderate deficiency is

10-24 ng/mL, while severe deficiency is less than 10 ng/mL.

Certain medications can affect vitamin D absorption. Hydroxychloroquine (Plaquenil) and corticosteroids are among the medications used to treat rheumatoid arthritis than can affect vitamin D absorption. If you are taking one of these drugs, your doctor should closely monitor your serum vitamin D levels regularly.

Vitamin D is found naturally in very few foods, though some foods (like milk) are fortified with vitamin D. The best dietary sources of vitamin D are fatty fish such as salmon, trout, swordfish, mackerel, and tuna. Egg yolks and mushrooms also provide vitamin D. You also could also choose a cereal and milk (or milk alternative) fortified with vitamin D. Vitamin D promotes calcium absorption in the gut and helps with bone mineralization to keep bones strong.

The sun is a great source of vitamin D. Just 15 minutes of exposure to the sun can give you the equivalent of 2,000-4,000 IU of vitamin D. When your skin absorbs sunlight, it is transformed into pre-vitamin D3 (cholecalciferol). It is important to note that cloud cover, air pollution, and use of sunscreen with a SPF

above 15 can significantly increase the amount of time needed in the sun to achieve ample vitamin D supply.

Studies have linked low vitamin D levels with heart disease and heart attacks. The systemic inflammation of RA affects internal organs and increases the risk of heart attack and stroke. Managing this risk includes seeing a preventative cardiologist, eating a balanced, heart-healthy diet, maintaining a healthy weight, and quitting smoking. It may also include getting enough vitamin D.

Vitamin D may ease chronic pain. A lack of vitamin D may play a role in chronic pain caused by a variety of conditions, though the exact link is not clearly defined. Research has indicated vitamin D deficiency may be implicated in musculoskeletal conditions, such as rheumatoid arthritis, neuropathy, migraine, and inflammation.

Not only does vitamin D play a crucial role in the absorption of calcium, but it can stave off osteoporosis, which can be a risk for people with RA. Vitamin D has been shown to have a positive impact on fall and fracture prevention, which are a higher risk when you have RA. It also protects those susceptible to seasonal affective disorder (SAD) from becoming depressed.

Can you get too much vitamin D? Excessive vitamin D supplementation can cause toxicity over time, which can lead to abnormal heart rhythms, kidney stones, muscle weakness, and confusion. Always speak to your health care provider before taking any vitamin supplement, including vitamin D.

Privacy Notice

The U. A. Local No. 7 Welfare Fund is in compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Its HIPAA compliance practices are described in a Notice of Privacy Practices that was previously provided to you and is contained in the Welfare Summary Plan Description (SPD). A copy of this notice is also maintained on the Local No. 7 website at www.ualocal7.org. A copy of this notice is also available from the Fund Office at: U.A. Local No. 7 Welfare Fund, 18 Avis Drive, Latham, NY 12110.

Important Notice About Your Rights Under Your Group Health Plan

Your Welfare Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications from a mastectomy (including lymphedema)? Keep this notice for your records and call the Plan Administrator at (518) 785-3440 if you would like more information.

A Note From the Benefit Funds Office Regarding Newborns

- It is **IMPERATIVE** that if you wish to add a newborn baby onto the healthcare coverage that you do so within **60 days** after the birth of the baby. Otherwise, the baby will not be covered from date of birth and you incur all of the hospital costs. There are **no exceptions** to this rule. Once you receive the birth certificate and Social Security card, you should submit copies of the documents together with the healthcare coverage application to the Benefit Office. If you are nearing the 60 day deadline and you have not yet received either the birth certificate or Social Security card, please contact our office. Do not wait until the 60 days have passed.
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**U A Local No. 7
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