

## **THE SERVICE FITTERS' INDUSTRY EDUCATIONAL FUND**

### **General Office**

Board of Trustees  
The Service Fitters' Industry Educational Fund  
5 Penn Plaza 21<sup>st</sup> Floor  
New York, New York 10001-1887  
Telephone: (212) 465-8888  
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Websites: [www.steamfitters.com](http://www.steamfitters.com)  
[www.hvacrtrainingcenter.org](http://www.hvacrtrainingcenter.org)

## **TRUSTEES OF THE SERVICE FITTERS' INDUSTRY EDUCATIONAL FUND**

### **Employee Trustees**

Patrick Dolan, Jr., Co-Chairman  
John Cahill  
Daniel Mulligan  
Richard B. Roberts

Enterprise Association  
Steamfitters' Local Union 638  
32-32 48th Avenue  
Long Island City, New York 11101-2416

### **Employer Trustees**

Jerome Morreale, Co-Chairman  
John Fanneron  
Anthony Saporito  
Donald Steffen

Mechanical Contractors Association of New York, Inc.  
44 West 28th Street  
New York, New York 10001-4212

### **Fund Administration**

Kevin J. Driscoll, Administrator  
Peter J. Ruffner, Assistant Administrator  
William J. Turnbull, Controller

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# **THE SERVICE FITTERS' INDUSTRY EDUCATIONAL FUND**

## **SUMMARY PLAN DESCRIPTION**

The Service Fitters' Industry Educational Fund was established to train new individuals for entry into the industry and to permit participants to maintain and improve their skills while employed in the Service Fitters' Industry.

In accordance with the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), this booklet has been prepared to summarize the provisions of The Service Fitters' Industry Educational Fund Trust agreement as well as make you aware of your rights and responsibilities as a participant of the Education Fund. In the event of any actual or perceived conflict between the plan documents and this booklet, the plan documents will prevail.

If you have any questions that are not answered by the material contained in this booklet, you are encouraged to contact Mr. Kevin J. Driscoll, Administrator at the Fund Office or any of the Trustees of the Educational Fund.

### ***The Trustees of The Service Fitters' Industry Educational Fund***

#### **Employee Trustees**

**Patrick Dolan, Jr., Co-Chairman**  
**John Cahill**  
**Daniel Mulligan**  
**Richard B. Roberts**

#### **Employer Trustees**

**Jerome Morreale, Co-Chairman**  
**John Fanneron**  
**Anthony Saporito**  
**Donald Steffen**

# THE SERVICE FITTERS' INDUSTRY EDUCATIONAL FUND

## ***Plan Name***

The Service Fitters' Industry Educational Fund

## ***Name, Address and Telephone Number of the Board of Trustees, the Plan Sponsor and Plan Administrator***

Board of Trustees  
The Service Fitters' Industry Educational Fund  
5 Penn Plaza – 21<sup>st</sup> Floor  
New York, New York 10001-1887  
(212) 465-8888  
www.steamfitters.com  
www.hvacrtrainingcenter.org  
Fundoffice@steamny.com

The Trustees as of the printing of this booklet are: John Cahill, Patrick Dolan, Jr., John Fanneron, Jerome Morreale, Daniel Mulligan, Richard B. Roberts, Anthony Saporito and Donald Steffen.

## ***Employer Identification Number of the Board of Trustees***

11-2892696

## ***Plan Number***

501

## ***Plan Type***

Apprenticeship and training

## ***Plan Year Ends***

June 30

## ***Type of Administration***

Trustee Administration

## ***Agent for Service of Legal Process***

Kevin J. Driscoll, Administrator  
The Service Fitters' Industry Educational Fund  
5 Penn Plaza – 21<sup>st</sup> Floor  
New York, NY 10001-1887  
(212) 465-8888

*Service of Legal Process may also be made on any of the Trustees at the address listed above.*

# COLLECTIVE BARGAINING AGREEMENT

## ***Collective Bargaining Agreement***

The Educational Fund is maintained pursuant to a collective bargaining agreement between the Metal Trades Branch of Local Union 638 United Association of Journeymen and Apprentices of the Plumbing and Pipefitting Industry of the United States and Canada, affiliated with the AFL-CIO (“the Union”) and the Mechanical Service Contractors Association of New York, Inc. (“MCA”). A copy of the agreement may be obtained upon written request to the Administrator and may be examined at the Fund Office or Union Office. The Fund will provide information as to whether a particular employer is a contributing employer and, if it is, its address, once a written request for this information is made to the Administrator.

## ELIGIBILITY

### ***Service Technician Training***

Service Technician classes are formed in September and January of each year. In order to be eligible you must be employed and sponsored by an employer who is covered by the collective bargaining agreement and contributes to the Educational Fund. You must apply for enrollment by completing an application form, which can be obtained from and returned to the HVACR Service Technicians’ Training Center, 48-03 32nd Place, Long Island City, NY 11101-2517 (telephone number (718) 472-0414).

In order to qualify for technician training you must take an aptitude test administered by the HVACR Service Technician Training Center and be interviewed and approved by an employer trustee and union trustee or a committee designated by the trustees to interview candidates for enrollment. The number of positions available is limited and varies from time to time.

### ***Advanced Training***

The Advanced Training Program includes courses as determined by the Educational Fund that provide continuing opportunity for development and expansion of the Service Technician’s ability to provide quality service. Details regarding the courses and programs are available from the Service Technicians’ Training Center.

You are eligible to apply for advanced training if you are working at the Service Fitting trade for employers who are obligated to contribute to the Service Fitters’ Educational Fund. You may apply by contacting the Director of Training, Thomas Goodwin, at the Service Technicians’ Training Center. Service Fitters’ are assigned to advanced training in the order in which they apply.

The Service Fitters’ Industry Educational Fund reserves the right to terminate the participation of any Service Technician in any Educational Fund program for any reason the Service Fitters’ Industry Educational Fund deems appropriate.

## TYPES OF BENEFITS

The Service Technician Training Program consists of three years of trade related classroom and laboratory training totaling a minimum of 208 hours per year. It is designed to insure that the technician learns the basic skills of the trade, including the use and care of tools and other equipment, the ability to install and service heating, ventilating, refrigeration and air conditioning systems, and other work that is part of the Service Fitting Industry.

Details regarding the curriculum are available from the Service Technician's Training Center.

## CONTRIBUTIONS TO THE FUND

The total costs and expenses associated with the Service Fitters' Industry Educational Fund are paid from the trust fund to which the employers contribute. The amount of the contribution to the Fund is determined under the collective bargaining agreement between the Union and the Service Contractors Division of the MCA.

## FUNDING MEDIUM

The Service Fitters' Industry Educational Fund assets are held in trust and invested in a manner selected by the Trustees.

## ADMINISTRATION

The Service Fitters' Industry Educational Fund is operated and controlled by a joint Board of Trustees, consisting of representatives of the Union and the MCA. The Trustees are responsible for interpreting the Service Fitters' Industry Educational Fund Trust and Rules, amending its provisions when they consider amendments appropriate, and establishing whatever rules regarding the Service Fitters' Industry Educational Fund's operation they may think are needed.

The Trustees intend to continue the Plan described in this Booklet indefinitely. Nevertheless, they reserve the right, subject to provisions of any pertinent collective bargaining agreement, to terminate or amend the Plan (at any time). This shall include the right to change the eligibility requirements for training at any time. The Plan may be terminated, in writing, by the Trustees when an agreement is no longer in effect between any one employer and the Union requiring payment to the Fund.

The Trustees have appointed Administrator, Kevin J. Driscoll, and the Director of Training, Thomas Goodwin, to be responsible for the day-to-day operation of the Service Fitters' Industry Educational Fund. If you have any questions about the Plan, Mr. Driscoll or Mr. Goodwin will be glad to assist you.



## **CLAIMS PROCEDURE**

All claims relating to a denial of benefits under the Service Fitters' Industry Educational Fund must be in writing and directed to the Administrator, Kevin J. Driscoll. In the event your claim for benefits is denied, the Administrator will furnish you with a written statement of the reasons for such denial, the Service Fitters' Industry Educational Fund provisions upon which the denial is based and a statement of any requirements which you must meet in order to have your claim approved. You may obtain a review of such a denial if you make written request for a review to the Trustees no later than 61 days after you receive notice of the denial of your claim. As part of that request, you may submit to the Trustees any information you feel is relevant, and you or your representative will be given reasonable opportunity to review relevant documents and submit written comments. The Trustees will make their final decision at the first meeting which is at least 30 days after the receipt of your request for review. Under special circumstances, the Trustees may have to defer their decision for one additional meeting, but you will be informed promptly if this is necessary in your case.

## **FALSIFIED APPLICATIONS**

Should it be discovered that an applicant applied to the program by the use of fraudulent information or by any misrepresentations, the Trustees shall deny the application and may terminate the applicant from the program. The Trustees shall notify the applicant, in writing, of their decision and the reasons therefore.

## **RIGHT OF INFORMATION**

For the purpose of determining the applicability of and implementation of the terms of these benefits, the Service Fitters' Industry Educational Fund may, without the consent of or notice to any person, release or obtain any information necessary to determine acceptability of any potential or current covered person who benefits from the Fund.

In so acting, the Service Fitters' Industry Educational Fund shall be free from any liability that may arise with regard to such action. Any covered person claiming benefits shall furnish, to the Fund, information which may be necessary to implement this provision.

## **YOUR ERISA RIGHTS**

As a plan participant in the Service Fitters' Industry Educational Fund, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

### ***RECEIVE INFORMATION ABOUT YOUR PLAN AND BENEFITS***

Examine, without charge, at the plan administrator's office and at other specified locations such as the union office, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

### ***PRUDENT ACTION BY PLAN FIDUCIARIES***

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

### ***ENFORCE YOUR RIGHTS***

If your claims for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or Federal court.

If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay the costs and fee if, for example, it finds your claim is frivolous.

### ***ASSISTANCE WITH YOUR QUESTIONS***

If you have questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Please note the information on the Service Fitters' Industry Education Fund and all your benefit programs can be found on the following Fund Office websites:

***[www.steamfitters.com](http://www.steamfitters.com)***

***[www.hvactrainingcenter.org](http://www.hvactrainingcenter.org)***