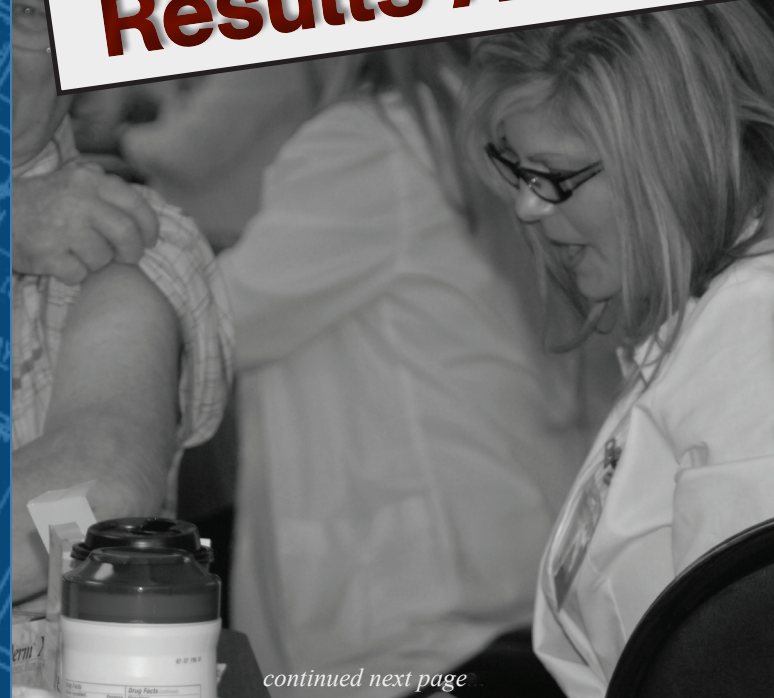


PROTECTING
WHAT YOU BUILD

November 2013

the
builder
benefit news

carpenters' **HEALTH FAIRS 2013**
The Results Are In!



continued next page

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- Local 1839 Member Loses Over 100 Pounds


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HEALTH & RETIREMENT SERVICES

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St Louis, MO 63139

Volume I Issue 4
www.carpdc.org/Benefit_Services

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St Louis 314.644.4802


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HEALTH & RETIREMENT SERVICES



Protecting Your Health & Wellness

Health Fairs, Biometric Screenings & Flu Shots: The Results are In!

This past September and October, Carpenters' Health & Welfare hosted 13 events: two (2) Health Fairs – one in St. Louis on September 28th and one in Kansas City on October 12th – and 11 flu shot and biometric screening clinics. Flu shots and biometric health screenings were offered to all participants and dependents age 18 and over who were covered under the Carpenters' Health and Welfare Plan. For the first annual wellness event of this kind, this year's turnout was a great success.

The St. Louis and Kansas City Health Fairs had activities and booths for all ages and levels of interest. There were special events, such as Fredbird® and Sluggerrr, inflatable bounce houses for kids, free food and drink, food trucks and real fire trucks. Providers came from all over each covered region to provide information on health and wellness and many offered fun, free product giveaways. Fifty-dollar Target gift cards were donated to the Benefit Plans'

Office as door prize raffles for those who attended the Health Fairs. Other vendors also provided raffle drawings for Dierbergs, Drury Inn, Delta Dental, VSP, Reiter Chiropractic, Fitness Cove, American Income Life and more. Check out the Carpenters' District Council of Greater St. Louis and Vicinity's Facebook page for pictures from both events.

Many of the biometric screening and flu shot clinics scheduled through the regions had exceptional turnout as well. At each event, members and their families provided positive feedback of their experiences. One member said that the Health Fair made him feel like his health was important to Carpenters'. Yes. Your health really does matter. These events were designed to help you monitor your health in a way which has been proven successful – through screenings, information and prevention.

Members who participated in the biometric screenings at any event were entered to win prizes. Below is a list of prize winners.

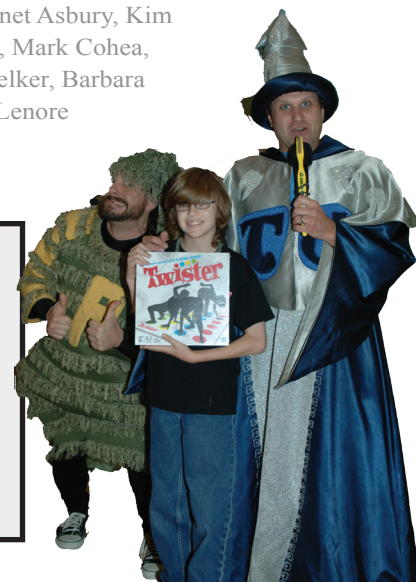
Thank You All for Your Participation! Biometric Screening Participants Raffle Prize Winners:

iPad Mini Winners: Richard Brandt, Richard Madden, Terry Orkes, Jolene Hornbeck, Monte Gillman, Carl Rosenkoetter, Loretta Bryant, Loretta Kleffner, Michael Schulte, Chris Lause; **Kindle Fire HD Winners:** Tisa Wright, Robert Brockelmeyer, Richard Wolf, John Clemens, James Schneider, Keith Pelot, Roy Daniel, Jared Arbuckle, Zachary Fagan, Joseph Hennessy, Stephen Hawkins, Ardonna Richardson, Gayle Pulliam, Barbara Troup, Noah Kuester, Shari Panhorst, Juli Laramie, Joe Roope, Ralph Wright, Rhonda Cresswell;

\$100 Visa Gift Card Winners: Rachel Rico, Leslie Feldkamp, Karis Laudel, Walter Rutledge, Jerry Rothermich, Judy LeBrell, Sandy Wilkinson, Michael Swyers, Tielsen Barragan, Joel Claeys, Ann Showers, Kristina Taylor, Stanley King, Charles Williamson, David Moses, Karen Huskisson, Scott Byrne, Wesley Verble, Lester Boswell, Logan Roche, Ernest Cornett, Nancy Blastenbrei, Wayne Pfeiffer, James Wong, John Contreras;

\$50 Visa Gift Card Winners: Dave Barco, Kevin Sullivan, Tad Roniger, Howard Fishburn, Randall Chrisman, Phyllis Schulte, Mirsanda Pilipovic, Chelia Rowe, Deborah Trout, Tara Smith, Michael Mehari, Jason Stemmler, John Catalano, Nancy Spangler, Perry Woods, Kirby Carlton, Shirley Carey, Linda Stelzer, Betty Vaughan, Richard Hesker, Kris Braasch, Cheryl Maune, Keith O. Taylor, Marcia Sanders, Marcie Duvall, Karen Harmon, Linda Neel, Charlie Faure, Cynthia Hutson, Janet Asbury, Kim McGrotty, Ralph Asbury, Dhruvy Counts, Suzanne Moerschell, Diane Faure, Mark Cohea, Gregory Roth, Matthew Spangler, John Blanford, Daniel Leible, Kenneth Velker, Barbara

Unterbrink, Kathy Frey, Tina Webery, Sterling Stark, Lyndon Luck, Lenore Wetteroff, Michael Grither, Kathleen Crews, Brian Hoette



Save The Dates!
Health Fairs 2014
St. Louis: Saturday, September 27, 2014
Kansas City: Saturday, October 11, 2014

Ladies - New in St. Louis in 2014! A Mammography Van will be present at our St. Louis Health Fair! Watch for sign-ups as we draw closer. We are still researching mobile mammography for the Kansas City area.

Coventry's My Online ServicesSM Follow-Up: The Raffle Winners Are...



In July and August 2013, covered members and dependents were encouraged to complete an Online Health Risk Assessment (HRA) on Coventry's website. Those who completed the Online HRA were entered in a drawing to win a Microsoft Surface RT, first prize, or a \$100 Visa gift card, second prize. Winners were drawn in September.

First prizes (2) were awarded to:

- Kevin White, Local 97, from St. Louis, MO, and
- Michael Ballew, Local 1795, from Farmington, MO.

Second prizes (2) offered by Coventry Health Care went to:

- Dilmer Coca, Local 315, from Overland Park, KS, and
- Russell Turner, Local 1529, of Cameron, MO.

Platinum Plan Benefits: Telephone Town Hall Meeting Scheduled for December 9th

Important Member Meeting Coming to Your Home

Carpenters' Health & Welfare will host a Telephone Town Hall meeting on Monday, December 9th, at 7 pm Central Time. This is your opportunity to hear about your Platinum Plan benefits effective January 1st, which were announced in the *Platinum Plan Special Edition Builder Fall 2013*. There will be an audio presentation and you will also be able to ask individual questions about the Platinum Plan.

Set your alarm!

At 7 pm on December 9th, Carpenters' Health & Welfare will call all active

members covered under the Platinum Plan on the primary phone number in our records. Has your primary phone number recently changed? Please call Member Services to verify or update your phone number on file to ensure you are able to participate in the meeting.

If you choose not to participate in the Telephone Town Hall meeting, you may opt out of the presentation by simply hanging up.

We look forward to meeting by phone to discuss and walk you through your new benefit plan!



Coming soon...Authorization for Electronic Communication

Tired of all the communications from us in your mailbox? *We can help!*

Beginning December 2013, you will be able to sign up on www.carpdc.org to receive select communications from our office directly to your email.

Please note: You must have a valid www.carpdc.org account to select and receive electronic communications. Watch for more information on our new **Electronic Authorization** next month on carpdc and in January 2014 in your mailbox.

The Importance of Breast Health



Since 1985, the month of October has been designated as National Breast Cancer Awareness Month. While education pertaining to our health is important year-round, the month of October is dedicated each year as "National Breast Cancer Awareness Month." It is the time each year that women and men should remind themselves and their loved ones to perform monthly breast self-exams and schedule or have an annual mammogram per their doctor's recommendation. Please note, though the percentage of men with breast cancer may be low, the fatality rate for men is often higher than for women since men don't know to look for it.¹ There are many great resources for women and men to determine what steps she or he should take regarding personal breast health. Please refer to the news article *The Importance of Breast Health* on www.carpdc.org for links to resources for early detection, breast cancer and breast cancer awareness.

The Carpenters' Health and Welfare Trust Fund of St. Louis (Plan) would also like to take this time to remind members and their families of the importance of the Women's Health and Cancer Rights Act of 1998 (WHCRA). The WHCRA protects women with



breast cancer who choose to have breast reconstruction after a mastectomy. This law requires all insurance companies and health plans to allow women to have their breasts reconstructed when removed due to breast cancer. Effective January 1, 2014 under the Plan, women undergoing surgery for a mastectomy or surgery to rebuild their breasts after a mastectomy due to breast cancer are covered as follows:

- Coventry PPO ASO/National Network Platinum Plan: Annual Deductible + 90% coverage;
- Coventry PPO ASO/National Network Gold Plan: Annual Deductible + 80% coverage;
- Out-of-network: Annual Deductible + 50% coverage.

For more information regarding your rights under this federal law, please visit the American Cancer Society's website:

www.cancer.org/treatment/findingandpayingfortreatment/managinginsuranceissues/womens-health-and-cancer-rights-act

For questions specific to breast cancer and your Plan coverage, please contact Member Services at 314.644.4802, ext. 1000 or Toll-Free at 877.232.3863, ext. 1000, or by email at benefits@carpdc.org.

This notice is being provided to you by the Trustees of the Carpenters' Health and Welfare Plan in accordance with federal law.

¹<http://www.hisbreastcancer.org/>

Providing Your Benefits

STL/KC/SO IL Members' Health Benefits Paid

July 2013	\$	12,316,333.93
August 2013	\$	15,443,802.32
September 2013	\$	12,418,832.17
October 2013	\$	14,797,136.54

STL/SO IL Members' Pension Benefits Paid

July 2013	\$	10,639,187.22
August 2013	\$	10,651,755.16
September 2013	\$	10,780,403.92
October 2013	\$	10,888,744.89

Protecting Your Health

Chronic Pain Management - A Rational Approach *by Mark Clark, Pharm.D., Pharmaceutical Strategies Group*

October 24, 2013 -The FDA recommended imposing far more severe restrictions on the prescribing of the most commonly used narcotic painkilling drugs in the U.S., an effort to combat their widespread abuse. No other class of drugs, legal or illegal, is responsible for as many deaths.

While there is no debate over the value of short-term use of opiates, their use for chronic non-cancer pain is controversial. The problem is that the most powerful opiate pain relief drugs (analgesics) are also the most dangerous to cause abuse, addiction and other undesirable effects. Please refer to the July 2013 Builder newsletter for more information. To read this article, visit the following link on the carpdpc website:

www.carpdc.org/News/Article/Opiate-Truths-and-Dangers.

Treatment of pain, however, is possible without opiate use. There are four treatment options which may relieve pain without opiates.

1. Treating without drug therapy (non-pharmacological),
2. Modifying the pain source through restorative care,
3. Altering the perception (narcotics) and
4. Blocking the transmission of pain impulses.

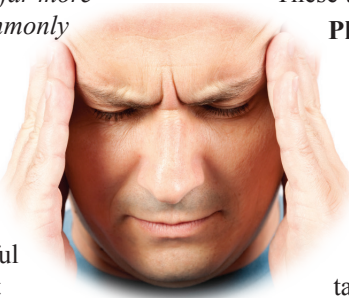
Chronic pain is unique because it often has multiple sources that require multiple treatments at once to reduce or eliminate the pain. In other words, achieving optimal pain relief often requires combining multiple drugs, as well as introducing non-drug therapy (non-pharmacological) treatments, that work to reduce pain differently to produce a better response.

Non-pharmacological (Treatment Without Drug Therapy)

First and foremost: The goal is to eliminate known triggers to the pain. Consider physical conditions and activities that may cause/increase common pain – such as large wallets, improper shoes, walking habits that favor one leg or another, poor posture and improper seating are among the common culprits – and eliminate those triggers.

Restorative Care

Another non-drug treatment is restorative care. This treatment includes physical therapy, moderate exercise and strengthening, stress reduction, balance between activity and rest, chiropractic therapy and acupuncture (*acupuncture is not a covered benefit*).



These therapy methods can all provide effective solutions.

Pharmacological (Opiate Alternative Drug Therapy)

With chronic pain, you're in for the long haul – so take your time. If you start on a lot of drugs at the same time you will not know what is responsible for the pain relief and what is producing side effects. Start low (dose) and go slow (be patient)! Key to successfully managing chronic pain and maintaining good pain relief is to remember to take your medications as directed on a regular, not as needed, basis. In addition, different degrees of pain are treated with different treatment methods.

Mild pain is usually successfully treated with aspirin, acetaminophen (Tylenol) or NSAIDs (e.g. Motrin-ibuprofen or Naprosyn-naproxen by Rx and Advil-ibuprofen or Aleve-naproxen OTC). The NSAIDs are especially useful when there is an inflammatory (swelling) component to the pain. Acetaminophen can be combined with NSAIDs to work together so that the effect of the two drugs work better together than each drug on its own.

Either alone or in addition, mild pain may also be treated with topical agents which are applied to the skin. Topical agents may be helpful for pain reduction while reducing some of the undesirable effects or drug interactions experienced with oral drugs. Some examples are capsaicin (gel/lotion/cream/patch), diclofenac (patch/gel/lotion) and local anesthetics such as lidocaine patches.

For more **moderate to severe pain**, the use of nerve blocks, tramadol, antidepressants, anticonvulsants, neuroleptics and muscle relaxants are commonly used to effectively manage pain. These drugs have been shown to work by signals to the brain through nerves by various mechanisms. Examples of these drugs are listed in the charts on this page.

There is both an art and a science to pain management, so it requires ongoing evaluation. It is critical to find a provider that is knowledgeable and skilled in non-opiate treatment of pain and has a strong network of skilled professionals for a comprehensive approach. The main goal of pain management is to keep you as functional as possible without excessive adverse effects and sedation. The best and safest approach is to use treatments with the lowest risk of adverse effect first.



ANTIDEPRESSANTS*

Tricyclic	SSRI	SNRI
Amitriptyline (Elavil®)	Fluoxetine (Prozac®)	Duloxetine# (Cymbalta®)
Desipramine (Norpramin®)	Paroxetine (Paxil®)	Venlafaxine (Effexor®)
Doxepin (Sinequan®)	Sertraline (Zoloft®)	Minalcipran# (Savella®)
Imipramine (Tofranil®)	Fluvoxamine (Luvox®)	Desvenlafaxine (Pristiq®)
Nortriptyline (Pamelor®)	Citalopram (Celexa®)	

* = Partial list # = FDA approved for at least one pain disorder
SSRI = selective serotonin reuptake inhibitor SNRI = serotonin norepinephrine reuptake inhibitor

ANTICONVULSANTS

Carbamazepine (Tegretol®)	Lamotrigine (Lamictal®)
Divalproex sodium* (Depakote®)	Topiramate* (Topamax®)
Gabapentin* (Neurontin®)	Zonisamide (Zonegran®)
Pregabalin* (Lyrica®)	Oxcarbazepine (Trileptal®)
Clonazepam (Klonopin®)	Levetiracetam (Keppra®)
Phenytoin (Dilantin®)	Lacosamide (Vimpat®)

*Has FDA indication for pain/headache

ALPHA-ADRENERGIC AGENTS

clonidine (Catapres®)
Tizanidine (Zanaflex®)

MUSCLE RELAXANTS

Cyclobenzaprine (Flexeril®)
Carisoprodol (Soma®)
Methocarbamol (Robaxin®)
Metaxalone (Skelaxin®)
Orphenadrine citrate (Norflex®)



NO SMOKING POLICY

2014 will bring a "No Smoking" policy to the Carpenters' District Council 1401 Hampton Ave and 1419 Hampton Ave Benefit Office campuses. Please be advised that smoking will not be permitted in the buildings or on the parking lots of these CDC locations.

The Older Adult and Depression *From your Member Assistance Program*



Since 1900 Americans over the age of 65 have more than tripled, according to the American Psychological Association. This population is almost 13% of today's US population; by 2030, the percentage is projected to be up to 20%. Hard to believe...we also know that there is a lot to learn about "getting older"...and most of us want to be at the top our game as much as possible. As people age, they can experience more loss which can be tough to handle.

The National Institute of Health offers the following: *Important life changes that happen as we get older may cause feelings of uneasiness, stress, and sadness. For instance, the death of a loved one, moving from work into retirement, or dealing with a serious illness can leave people feeling sad or anxious. After a period of adjustment, many older adults regain their emotional balance, but others do not and may develop depression.*

Depression is a common problem among older adults, but it is not a normal part of aging. In fact, studies show that most older adults

feel satisfied with their lives, despite having more physical ailments. However, when older adults do suffer from depression, it may be overlooked because they may be less willing to talk about feelings of sadness or grief, or they may show different, less obvious symptoms, and doctors may be less likely to suspect or spot it.¹

If you notice yourself or a loved one having a rough time shaking off a persistent sadness, we encourage reaching out to family, friends, your doctor, or your Member Assistance Program. This stuff isn't easy to talk about, but it is part of the human experience.

¹<http://nihseniorhealth.gov/>

Member Assistance Program 1-800-413-8008 or 314-729-4600 #2



Protecting Your Pension Benefits (St. Louis)

1099Rs for Retirees of the Carpenters' Pension Trust Fund of St. Louis

Did you receive pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2013? If so, please note that Form 1099-R will be mailed by January 31, 2014. This is the form you will need to use when filing your 2013 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2013 Tax Year (between 1/1/2013 and 12/31/2013), you will receive two (2) separate 1099-Rs.

One Form 1099-R will be for pension benefits received prior to age 59-1/2 and will be coded as "2" for Early Distribution in box number 7. The second Form 1099-R will be for your pension benefits received after age 59-1/2 and will be coded as "7" for Normal Distribution. When the amounts of both 1099-Rs are added together, it will equal the total amount of pension benefits you received during the 2013 Tax Year.

If you have any questions, please contact the St. Louis Pension Department:

**By phone at (314) 644-4802, ext. 1001 or
Toll-Free at (877) 232-3863, ext 1001
By email at pension@carpdc.org**

NEW...Pension SPD Now Online

Visit www.carpdc.org/BenefitServices/Pension and select the Summary Plan Description that pertains to you to review your St. Louis Pension benefits with our new interactive SPD.

Post DOMA: How the Same Sex Marriage Laws Affect Your Pension Benefits

Because of a recent Supreme Court Decision, the Internal Revenue Service (IRS) has changed its definition of the term "spouse." The Pension Plan of the Carpenters' Pension Trust Fund of St. Louis (Pension Plan) is required to follow IRS regulations and rules. As a result, effective as of September 16, 2013, the definition of "Eligible Spouse" under the Pension Plan in the Plan document has been revised.

Effective September 16, 2013, "Eligible Spouse" shall mean the person (regardless of gender) to whom a deceased Participant was

lawfully married (including by common law marriage) on the date of death and throughout the one-year period ending on his date of death. This definition has been updated in *Section II(G)* and *Appendix A Section 1.5* of the Pension Plan Document. To reference the full Pension Plan Document online, visit www.carpdc.org/BenefitServices/Pension and select the Pension Plan Document.

Please check with the Benefits' Office to confirm that the information on file is correct. It may be important to your benefits.

Need to update your information on file with us?

Visit our website! Do you need to change your address? Need to add a dependent child or new spouse for medical coverage? The website Benefit Forms page can assist you with all of your forms needs! Visit carpdc.org for a downloadable form to return to our office:

<http://www.carpdc.org/BenefitServices/Forms>

Please note: Mail from our office will not be forwarded by the Post Office to your new address. Should you need to update any personal information and do not have website access, please call the Carpenters' Member Service Department M-F, 7am-5pm:

Phone: (314) 644-4802, ext. 1000 or Toll-free: (877) 232-3863, ext. 1000



Protecting Your Health

November 2012



Meet Jeff Panhorst: Local 1839 Member Loses Over 100 Lbs

Weight is something many Americans battle. According to the Centers for Disease Control and Prevention (CDC), more than one-third of American adults are considered obese.¹ The CDC also reports that the estimated annual medical cost of obesity in the U.S. was \$147 billion dollars in 2008, highlighting that obese persons' medical costs were \$1,429 higher than those of normal weight.¹

Jeff Panhorst, Local 1839, has proven that the battle with obesity can be overcome. He lost over 100 pounds in eight (8) months and has continued to maintain his lower weight for several months. Now he has now made it his mission to share his story with his Brothers, Sisters as well as anyone else who has similar weight-based struggles and help them achieve their own personal weight loss goals. His desire is to help lower the cost of medical claims for the Carpenters' Health and Welfare Trust Fund of St. Louis (Plan), thus ensuring a stronger Plan for our membership for years to come. His story is inspiring.

For many years I had difficulty controlling what I ate and how much I ate. My knee and lower back pain was unbearable at times. I would become irritable and frustrated at small things. My energy was low and I could fall asleep almost anywhere. Sometimes I ate to deal with the stress from not working or just out of boredom. In July 2012, I was put on high blood pressure medicine and a sleep apnea machine shortly after. My daughter's wedding was coming up and I knew I needed to do something, but I never had the full drive to give up the foods I loved. The pain was bad, my health was getting worse, and I knew something had to give. Within 5 days after starting a simple detox program my pain was already getting better. Within 30 days of the program, I was off all of my prescriptions.

The things I loved about the weight loss program I chose:

- ⇒ Able to eat real food from my local grocery store
- ⇒ All products are all-natural, safe and effective
- ⇒ Recommended by doctors



Jeff in April 2013

- ⇒ Backed by Medical and Scientific Advisory Board
- ⇒ 100% Guarantee Results in first week
- ⇒ Easy-to-follow Program/Menu Guide
- ⇒ No counting calories, fat grams, or carbohydrates
- ⇒ More energy
- ⇒ Never hungry
- ⇒ No new money came from my existing budget

Jeff and his wife, Shari, have gone through their weight loss journeys together. They, along with their friends and family, are taking strides to maintaining good health. Jeff and Shari currently sell the products that helped them achieve their weight loss goals. They even hosted a booth at the Carpenters' St. Louis and Kansas City Health Fairs this fall. For more information on their program visit their First Fitness Nutrition website, www.newu.firstfitness.com or you may contact Jeff and Shari directly at 636.358.4811 or 636.358.3566, or by email at newu@fidmail.com.

Please note that the Carpenters' Health and Welfare Trust Fund of St. Louis (Plan) does not in any way endorse First Fitness Nutrition. There are many successful weight loss programs available, many targeted to both the morbidly obese as well as those who just need to lose a few pounds. If you feel you would like more information on other weight loss opportunities, the following providers were present at the St. Louis Health Fair as well:

- » Theriac Health, Dr. Richard Muckerman, MD, FACOG, and Winora Heldmann, RN, BSN; Office: 314.692.8013; www.theriacweightloss.com
- » Physician's Choice Wellness, Samantha Strimpel MS, RD, LD - Registered Dietitian; Phone: 630.333.2540; www.healthylifestyleweightloss.com
- » Take Shape for Life, Dr. David Lask, DC; Chiropractic Office: 314.835.1234, www.tsfl.com
- » Simply Healthy, Elaine King; Phone: 314.435.1121; www.simply-healthy.com

Before any new weight loss program, it is recommended you first consult your physician for help in selecting the program that is right for you.

¹<http://www.cdc.gov/obesity/data/adult.html>

Protecting Your Health & Wellness: Special Offers for Union Members and Covered Dependents



MEMBERS (AND FAMILY) OF THE CARPENTERS' DISTRICT COUNCIL CAN JOIN GOLD'S GYM FOR \$296 (PER PERSON) FOR ONE YEAR WITH NO ENROLLMENT FEE. THIS DISCOUNT IS ONLY AVAILABLE THROUGH THE CARPENTERS'.

IN ORDER TO RECEIVE THIS DISCOUNT, YOU MUST CONTACT GAYLE PULLIAM IN THE CARPENTERS' BENEFIT PLANS OFFICE:

BY PHONE: 314.644.4802, EXT. 5523

TOLL-FREE: 877.232.3863, EXT. 5523

BY EMAIL: GPULLIAM@CARPDC.ORG

PARTICIPATING GOLD'S GYM LOCATIONS: BALLWIN, MARYLAND HEIGHTS, FLORISSANT, HIGHWAY K, FENTON, ST. PETERS AND O'FALLON, IL

YMCA OF GREATER ST. LOUIS

"Try the Y!" Join a Greater St. Louis (Missouri) YMCA between Jan 18 and Feb 1, 2014 and you will receive **100% off the joining fee and 100% off the first full month's draft.** 2014 Memberships start at \$46 per month for adults and \$69 per month for households (financial assistance is available). Mention the Carpenters' District Council of Greater St. Louis. Stop by your local YMCA or call **Mark Patterson 314.644.3701, ext. 225** for more **"Try the Y"** information.

If you live in Illinois, contact the **YMCA of Southwest Illinois 618.233.9485**, for information on their available discounts.



YMCA OF GREATER KANSAS CITY

FOR HEALTH, WELL-BEING & FITNESS

Healthy Living Partnership: Carpenter's District Council of St. Louis / YMCA of Greater Kansas City

The Y has affordable, income based membership programs. Visit the YMCA website, www.KansasCityYMCA.org, or any Greater Kansas City YMCA location to learn your specific rate. 2013 Reduced Monthly Rates will not exceed **\$58/Individual, \$89/Household**. For more information, contact **Vic Perrin, Sr. Director Community Engagement at 816.561.9622** or vicperrin@kansascityymca.org

Log in on www.carpdc.org to view Member discounts from the drop down menu