



carpenters'
benefit plans
HEALTH & RETIREMENT SERVICES

1419 Hampton Ave
St Louis, MO 63139

Happy Holidays!

Carpenters' Benefit Plans would like to wish you and your family a blessed holiday season.

*protecting
what you build*

December 2015

Breaking Ground... New Year. New Growth.

**Improved
Dental
Benefits**

**Safety
Glasses**

**Wellness
Events**

Retail 90



the
builder
benefit news

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[www.carpdc.org/Benefit Services](http://www.carpdc.org/Benefit_Services)



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Health & Welfare Benefit Enhancements Approved Effective January 1

The Board of Trustees approved amendments to the Plan effective January 1, 2016. Details of these benefit changes are included in the next two pages. Please note, this page is perforated. **Please detach this Benefit Enhancement page (front/back) and keep it with your 2015 Summary Plan Description booklet for future reference.**

Schedule of Medical Benefits: Gold Plan

The Annual Out-of-Pocket Maximum has been changed to \$4,000 per Individual and \$7,700 per family.

Dental Plan



The Carpenters' Dental Plan is receiving an upgrade. The Dental Plan will no longer be a fee-scheduled dental plan. Refer to the table below for the new Dental Schedule of Benefits effective January 1, 2016.

<i>Dental Plan Coverage Effective January 1, 2016</i>			
Dental Benefit Coverage Category	Delta Dental Plan		Out Of Network
	PPO	Premier	
Deductible (Preventive)	\$0.00	\$50.00	\$75.00
Preventive Services	100%	75%	50%
Deductible (All other Benefits) ¹	\$50.00	\$75.00	\$75.00
Basic Services	80%	50%	25%
Major Services	50%	40%	25%
Annual Maximum ²	\$1,500 w/ Max Advantage		
Orthodontia Services	50%		
Ortho Lifetime Max	\$1,500	\$1,500	\$1,500
Special Provisions			
Accident Provision	90% of the Maximum Payable Amount, no deductible, no max		
MaxAdvantage ³	Included		
Healthy Smiles/ Healthy Lives ⁴	Basic Option: extra cleanings for designated health conditions		
¹ Deductible is cumulative -- if the \$50 deductible is met for preventive service from a Delta Dental Premier dentist, the patient only has an additional \$25 to reach the \$75 deductible. If the first services received are basic/major, the deductible is \$75. ² Annual Maximum does not apply to children ages 0-19 for preventive dental services. ³ MaxAdvantage does not apply out of pocket maximum to routine exams and cleanings if obtained twice per year. ⁴ Healthy Smiles Healthy lives allows for increased cleaning for individuals with certain diagnoses.			
Examples of Dental Procedures			
Preventive Services: Routine Exam, cleaning, routine x-rays			
Basic Services: Extractions, amalgam fillings, root canal therapy			
Major Services: Crowns, fixed bridgework and dentures			

Vision Plan



The amount, or **allowance**, the Plan will pay for your Vision Hardware (frames, contact lenses) has increased to \$150 as of January 1, 2016. As a reminder, covered members and dependents are eligible for new frames every 24 months and contact lenses every 12 months.

In addition, effective January 1st, there will be an *Active Member Only* Prescription Safety Glasses Benefit. This benefit will cover the cost of prescription safety glasses with a \$25 copay and up to a \$150 allowance. Covered members will be eligible for new prescription safety glasses every 24 months. ProTech safety glasses may be ordered with any VSP provider; however some providers have ProTech glasses already in stock. For a list of these ProTech providers, please refer to the provider list on carpdc:

www.carpdc.org/BenefitServices/Health&Welfare

Carpenters' Medicare Members

The Board of Trustees has approved to continue our relationship with UnitedHealthCare for another year for our Medicare members.

For more information on Carpenters' Medicare coverage, please visit the UnitedHealthCare Medicare Advantage PPO website:

www.UHCRetiree.com

All Medicare members were mailed new cards from UHC earlier this month. If you did not receive new cards and have Carpenters' Medicare health coverage, please call UHC Medicare Solutions at **(800) 758-4885**.

Carpenters' Short Term Disability

The Carpenters' weekly disability benefit, previously known as the *Weekly Accident and Sickness Benefit*, has been renamed for easier recognition.

The weekly disability benefit will now be referred to as **Short Term Disability**. For eligibility requirements, please refer to the Health & Welfare Summary Plan Description on carpdc:

www.carpdc.org/BenefitServices/Health&Welfare



Prescription Drug Plan

Retail 90 Returns Effective January 1, 2016, all covered members and dependents will have the option of filling 90-day prescriptions at their preferred, In-Network Retail Pharmacy. This option, also referred to as Retail 90, or R90, is offered as a convenience for those who prefer using a retail pharmacies.

Express Scripts' Home Delivery still remains the preferred, lower cost option for purchasing your maintenance medications. Please refer to the table below for your full Prescription Drug Plan Schedule of Benefits.

Testosterone Replacement Also, effective January 1st, the Plan will only cover the injectable (IM) formulation

of testosterone replacement. Topical and oral testosterone medications are not covered unless the patient has first tried prescribed testosterone injections at a physician's office without medically satisfactory results. IM is the most effective delivery of testosterone therapy and will only require administration once or twice a month.

Testosterone should only be used for FDA recognized conditions associated with a deficiency or absence of endogenous testosterone. Medical documentation will be required for exceptions. *Note: Testosterone for women is not FDA approved, including but not limited to the following: KyBella, Tuzistra XR, Toujeo, Farydak, Natpara & Glumetza.*

The Plan's Prescription Drug Schedule of Benefits below represents the current benefit design **plus** addition of Retail 90 benefit coverage effective January 1, 2016. There are two Prescription Benefit Schedules (just as there are two Medical Benefit schedules): the Platinum Schedule and the Gold Schedule, as shown in the chart below.

Prescription Drug Coverage Effective 1/1/2016	What the Member Pays	
	Platinum Plan	Gold Plan
RETAIL (Up to a 30-day supply per prescription purchased at a Retail Pharmacy)		
Generic	10% / \$50 maximum	20% / \$50 maximum
Preferred brand-name	35% / \$75 maximum	35% / \$75 maximum
Non-preferred brand-name	40% / \$125 maximum	40% / \$125 maximum
Diabetes and insulin supplies	10% / \$50 maximum	20% / \$50 maximum
MAIL ORDER (Up to a 90-day supply filled through Express Scripts Home Delivery)		
Generic	10% / \$100 maximum	20% / \$100 maximum
Preferred brand-name	35% / \$150 maximum	35% / \$150 maximum
Non-preferred brand-name	40% / \$250 maximum	40% / \$250 maximum
Diabetes and insulin supplies	10% / \$100 maximum	20% / \$100 maximum
RETAIL 90 (R90) (Up to a 90-day supply per prescription filled at a Retail Pharmacy on or after 1/1/2016)		
Generic	10% / \$125 maximum	20% / \$125 maximum
Preferred brand-name	35% / \$200 maximum	35% / \$200 maximum
Non-preferred brand-name	40% / \$350 maximum	40% / \$350 maximum
Diabetes and insulin supplies	10% / \$125 maximum	20% / \$125 maximum
SPECIALTY MEDICATIONS		
Preferred brand-name	35% / \$150 maximum	35% / \$150 maximum
Non-preferred brand-name	40% / \$250 maximum	40% / \$250 maximum
Drugs approved by FDA on or after 1/1/2013	50% / No maximum	50% / No maximum
ANNUAL MAXIMUM		
Individual out-of-pocket maximum		\$2,000
Family out-of-pocket maximum		\$6,000

Health Fairs & Clinics 2015: Recap

What Did You Think?



As we move forward into the holidays, our fall season of Health Fairs and Clinics seem like a thing of the distant past. Eleven wellness events were held this fall across all three states: MO, IL, and KS.

Events Summary

Flu shots and biometric screenings took place at all locations for both pre-registered and walk-in participants.

Eight of our 11 events included hearing tests performed by the Center for Hearing and Speech. Mammograms were available in St. Louis through the Siteman Mammography Van.

At each health fair, Carpenters' Benefit Plans sold Build-A-Bears, with a portion of each purchase benefiting a local charity. St. Louis raised \$350 for [St. Louis Children's Hospital's KIDstruction Week](#), and Kansas City raised \$115 for [I Love Children's Mercy Fund](#). Animal rescue organizations attended each health fair and were able to raise money for their groups, as well as place their rescued pups with good, fitting families.

Children of all ages built bird houses at both the St. Louis and Kansas City Health Fairs. Even Fredbird and KC Wolf took part in building with local apprentices. Faces were

painted and balloon animals were aplenty. Also at each event attendees who received an onsite biometric screening were placed in a drawing for onsite Grand Prizes. These winners are listed below.

Seven of our 11 events were held on Saturdays this fall. While this was a test run in an effort to create a "one-stop-shop" for biometric screenings at outlying locations, some of this year's Saturday clinics will move back to their weekly meeting days to increase participation. This year we noticed that, with Man Hours on the rise, Saturday work hours were common and resulted in a number of appointment cancellations.

Prize winners from all events were raffled in November, just before Thanksgiving. This drawing included all biometric screening participants from all locations. Congratulations to all of our winners!

So now that our season has finally concluded, our coordinators have moved on to next year's planning!

What would you like to see in 2016?

Let us know! Send an email to thebuildernews@carpdc.org to share your ideas.



Health Fair GRAND Prize Winners

STL Health Fair Onsite Biometric Screening Prize Winners

- FIRST PRIZE Samsung 50" Smart TV: [Nina Murphy](#)
- SECOND PRIZE Sony Handycam Camcorder: [Evelyn Irving](#)
- THIRD PRIZE Asus Touch Screen Laptop: [Richard Hesker](#)

KC Health Fair Onsite Biometric Screening Prize Winners

- FIRST PRIZE Samsung 50" Smart TV: [Tom King](#)
- SECOND PRIZE Sony Handycam Camcorder: [David Murphy](#)
- THIRD PRIZE Asus Touch Screen Laptop: [Brett Ward](#)

In this Issue:

- Summary of Material Modifications - **first page of this newsletter is perforated; keep this page with your SPD for reference**
- Health Fairs & Clinics 2015 Recap
- Breast Health & Your Rights
- Spousal Coverage Program Reminder
- St. Louis Pension 2015 Tax Information
- MAP: Here to help
- SMG: Knee Pain?
- CBP Wellness Corner: What's in Your Pocket?
- Benefits Paid Aug - Oct 2015
- Holiday Hours 2015
- Office Contact Information
- Member Discounts

 **Overcoming Hurdles**

Protecting Your Health & Welfare



Breast Health & Your Rights

The Women's Health and Cancer Rights Act of 1998 (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.

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



Spousal Coverage Program Alert

Reminder!! Spousal Coverage Program Verification Forms for **spouses of covered Active members** were due **November 25, 2015** to ensure coverage will continue in 2016.

Spouses who currently have coverage through their employers and have notified us of this coverage are not be required to complete a new Spousal Coverage Form for 2016. All other spouses are required to complete the 2016 form. The Spousal Coverage Program Verification Form and guidelines can be found on our website:

www.carpdc.org/BenefitServices/SpousalCoverage

The deadline has passed. Mail your form today to Carpenters' Benefit Office, Attn: OPS, so you don't lose coverage on December 31, 2015.

If coverage is terminated, it will not resume until the completed forms are received in our office.

The Benefit Offices will be closed December 24th - January 4th.



Protecting Your Pension: St. Louis

1099-Rs 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 2015? If so, please note that Form 1099-R will be mailed by January 31, 2016. This is the form you will need to use when filing your 2015 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2015 Tax Year (between 1/1/2015 and 12/31/2015), 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 2015 Tax Year.

9898 VOID CORRECTED		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 Gross distribution	2015	
		\$		Copy A For Internal Revenue Service Center
PAYER'S federal identification number		2a Taxable amount	4 Federal income tax withheld	
RECIPIENT'S identification number		\$	\$	For Privacy Act and Paperwork Reduction Act Notice, see the 2015 General Instructions for Certain Information Returns.
RECIPIENT'S name		3 Capital gain (included in box 2b)	6 Net unrealized appreciation in employer's securities	
Street address (including apt. no.)		5 Employee contributions / Designated Roth contributions or insurance premiums	8 Other	
City or town, state or province, country, and ZIP or foreign postal code		7 Distribution code(s)	9b Total employee contributions	
10 Amount allocable to IRR within 5 years	11 1st year of desig. Roth contrib.	9a Your percentage of total distribution	9c Total distribution	
\$	\$	%	\$	
Account number (see instructions)	12 State tax withheld	13 State/Payer's state no.	14 State distribution	
\$	\$		\$	
	15 Local tax withheld	16 Name of locality	17 Local distribution	
	\$		\$	

Carpenters' Member Assistance Program (MAP)



The Mercy Member Assistance Program (MAP) is the Plan's network for counseling services. Like the mental health and substance abuse network, MAP services are in-network services and payable only when you see providers in the Mercy MAP. MAP's licensed counselors hold a minimum of a master's degree in the counseling field.

MAP is available when life gets overwhelming. Whether you are dealing with everyday problems or major life events, Mercy MAP can help with confidential counseling, referral and support for you and your family. Mercy MAP counselors offer guidance and support and are trained to deal with a range of personal issues.

MAP counselors provide short-term counseling, generally up to six counseling sessions, as well as information and support in any of the following areas:

- Strained relationships
- Stress at work or at home
- Anger, resentment
- Budgeting and debt management
- Parenting concerns
- Addictions to things like drugs, alcohol, gambling, etc.
- Depression and anxiety

- Grief and loss
- Thoughts of self-harm or suicide
- Retirement/aging

If you are covered under the Plan, services are free and confidential for you and your immediate family. If additional treatment beyond the scope of MAP is needed, your MAP counselor can assist coordinating your care through the mental health provision under your medical plan or through available community services.

To get started, you may:

1. Make the call to schedule an appointment. The person you talk to will ask basic demographic information and help you identify next steps.
2. Visit the website to submit a question electronically.
3. Email a counselor. Go to the MAP website listed below, log into **Contact** and submit your question.

Mercy Member Assistance Program:

(314) 729-4600 #2 or (800) 413-8008

24 hours a day - 7 days a week - 365 days a year

www.mbh-eap.com/members

Solutions for health, work and life



My Knee Pain: Is It Arthritis?

Living with Knee Pain? There are many reasons why your knee may hurt. Arthritis knee pain is just one reason why many people visit an orthopedic surgeon. Symptoms of arthritis vary depending on the person and the degree of arthritis in the joint. The most common symptoms are stiffness, pain in the joint, and swelling. Many people feel grinding or clicking in the joint especially with bending activities. Occasionally, the knee may feel unstable. Arthritis can be on one side of the joint making the leg look bow-legged or knock-kneed or it can be throughout the entire joint.

Arthritis can be caused by previous injuries to the knee or from general wear and tear over the years. Some people have a family history where parents or siblings also have knee arthritis.

A simple way to help ease arthritis pain and inflammation in the joint is to use an ice pack. Remember to protect the skin by placing a towel between you and the ice. Only use the ice pack for 15-20 minutes at a time. Over-the-counter medications, such as Advil and Aleve, also help reduce inflammation. **Remember ALWAYS check with your physician before taking any new medication** to be sure it doesn't interfere with other medications you are currently taking.



Maintaining a healthy weight and avoiding activity that seems to aggravate the symptoms will also help. Exercise can be difficult with arthritis. Some people can tolerate a stationary bike, while others can only exercise in a swimming pool to take the weight off of the joint.

There are non-surgical options that Signature Orthopedic Surgeons can offer you for knee arthritis such as Cortisone injections and Visco-Supplementation injections. There are also the surgical options for knee arthritis. As always, a visit with a Signature Orthopedic Surgeon can determine which treatment option is right for you!

Not all knee pain is arthritis. To get a diagnosis and treatment plan for your knee pain, it starts with a physician visit...Signature Orthopedic Surgeons treat all knee injuries! Please visit our website,

www.SignatureMedicalGroup.com, to find out about our physicians, locations and services to assist you in continuing to lead a healthy and pain free life.

Same Day Appointment Pledge

For more information or to schedule an orthopedic appointment:

Contact **Gerrie Herrmann** by phone at **(314) 973-4585** or by email, gherrmann@signaturehealth.net.

Protecting Your Health & Wellness

What's In Your Pocket?

The CBP Wellness Corner: One Holiday Tip to help your wellness journey beyond the holidays

'Tis the season for the hustle and bustle. The holiday season is upon us...again. So soon? We prepare for the holidays, to make everything perfect, to put up our holiday decorations and put on our happy faces. No matter your beliefs, chances are this time of year is a busy one for you. The cookies are baked; the meals are prepared; presents are purchased; parties are organized.

We live in a world where our lives are fast paced. It's hard to slow down. Near impossible really. We prepare for each day and each holiday as we need to, but so often what gets left behind is the reason for all of it. So, I ask, what's in your pocket?

There are six - eight areas of wellness, depending on which professional organization you consult on wellness. The *eight* areas of wellness are (1) emotional, (2) spiritual, (3) occupational, (4) physical, (5) social, (6) intellectual, (7) financial, and (8) environmental. But each of these areas can and do overlap.

These overlapping aspects of our personal wellness are directly impacted by our **pace** (how fast we move and how often) and **reflection** (how often we stop to consider life in and around us). If you find yourself running ragged, getting sick, feeling fatigued, or just going through the motions, you are probably too busy to notice you've missed something very important through all of the hustle and bustle...a full life. Because, unfortunately, a busy life *does not* equal a full and rewarding life.

So, that brings me back to my original question: What's in your pocket? Or, ladies, maybe yours is in your purse.

What is it we carry with us everywhere we go? Our **cell phones**. Our "**smart devices**" that allow us to connect to the world 24 hours a day. Our cell phones keep us close to work, family, friends, games, social media, shopping and news

shared around the world. We look down and miss what's going on all around. While holiday shopping, watch for the children playing at the mall. Parents are often locked on their cell phones. What are they missing?

Parents: Look up and enjoy your children's playfulness.

Have you noticed the many drivers on the roads attempting to dangerously multi-task while their vehicles move down the road at 40+ miles an hour?

Drivers: Look up and focus completely on the road ahead. One mistaken glance at your phone can result in tragedy for so many.

We all need to slow down our lives in order to really enjoy life.

Everyone: Look up and put down the cell phone more often. Turn off the TV. Look out the window. Visit a friend. Open your eyes and soak in the world around you.

During this holiday season, between holiday parties and performances, before or after the present wrapping and unwrapping, I encourage you to sit down in a cozy chair with a mug of your favorite warm beverage, breathe in the fresh winter's air and just BE. Watch the tree lights or the fire in the fireplace. Slow your **pace** and **reflect** on the positives in your life. 'Tis the season, right? For your health and overall well-being, remember why you celebrate the season.

Now, let's not be ridiculous. Your phone will stay where it is, pocket or purse. For the purposes of wellness - stress reduction, life participation and reflection - give yourself the best present this holiday season. Make a goal to slow down sometimes. Put the phone away, for an hour a day or for five minutes. You will not only reap the rewards yourself, but your family and friends will too.

Happy Holidays!



Important Notice!!

Effective January 1, 2016

Walgreens Take Care Clinic is no longer an In-Network provider for any preventive services, including immunizations.

Please know that if you utilize a Walgreens Take Care Clinic for preventive services after 1/1/2016, you will pay out-of-network rates.

Protecting Your Benefits

Benefits Paid August 2015 - October 2015

Month	STL/KC/SOIL H&W	STL/SOIL Pension
Aug 2015	\$10,576,096.52	\$12,509,951.54
Sept 2015	\$12,865,930.74	\$12,564,989.65
Oct 2015	\$13,338,545.80	\$12,657,820.21

Holiday Office Hours

The St. Louis - Kansas City Carpenters' Regional Council and Benefit Plan Offices will be closed in observation of the Christmas and New Year holidays December 24, 2015 - January 4, 2016.

For emergency health insurance or prescription drug assistance on Monday, December 28th, Tuesday, December 29th and Wednesday, December 30th, an **ON-CALL** Member Service Representative will be available 7 am - 5 pm.

Call the office at (314) 644-4802 or Toll Free at (877) 232-3863. Press "7" for assistance.

Winter Weather

Throughout the winter season, please watch the website for up-to-date notifications on office closings or late-starts due to inclement weather. Office closings or alternative hours of operation will run as a banner at the top of the www.carpdc.org website.



BENEFIT OFFICE CONTACT INFORMATION

You may reach the Carpenters' Benefit Office for all of your Benefit questions Monday - Friday, 7am - 5pm:

Phone: (314) 644-4802 / Toll-free: (877) 232-3863

Member Services	press 1	benefits@carpdc.org
Pension Office	press 2	pension@carpdc.org
Employer Services	press 3	estamps@carpdc.org
Safety Training	press 3	
Drug Testing	press 3	

PHONE NUMBERS & ADDRESSES

Please remember to update your address if you have moved or updated your phone number(s). Always contact Member Services when you move or update your phone number. Should the Benefit Office need to contact you regarding your benefits or related issues, having your updated information is critical to reaching you.

Is all of your family information up-to-date?

We have a lot of members who do not have a current beneficiary on file. While most members complete this information when they first become covered members, they rarely check to make sure their information is current. Forms you should consider updating:

Beneficiary Form Enrollment Form HIPAA Form

Visit carpdc.org for a downloadable form to return to our office:

www.carpdc.org/BenefitServices/Forms

SPECIAL OFFERS FOR UNION MEMBERS AND COVERED DEPENDENTS

THE NEW GATEWAY REGION YMCA

The YMCA of Greater St. Louis and the YMCA of Southern Illinois have joined forces to become the **Gateway Region YMCA!**

The Gateway Region Y has 24 locations throughout the bi-state region with branches covering St. Louis city, seven Missouri counties and six counties in Southwest Illinois. Visit www.carpdc.org/Member/Discounts for the new map of locations.

"Try the Y!" Join one of the 24 Gateway Region YMCAs **between February 6 and February 19, 2016** and you will receive **100% off the joining fee and 100% off the first full month's draft.** Contact Calvin Dantley at **314.644.3100, ext. 227** or by email, calvin.dantley@gwymca.org for 2016 corporate Membership information. Don't forget to mention the St. Louis - Kansas City Carpenters Regional Council.



GOLD'S GYM, INTL, ST. LOUIS AREA

Members (and family) of the St. Louis - Kansas City Carpenters Regional Council can join Gold's Gym for **\$296 (per person)** for one year with **NO Enrollment Fee.**

This discount is only available through Carpenters'.

In order to receive this discount, you must contact Gayle Pulliam in the Carpenters' Benefit Plans Office:

By Phone: 314.269.5523

Toll-free: 877.232.3863, ext. 5523

By email: gpulliam@carpdc.org

Participating Gold's Gym locations:

Ballwin, Maryland Heights, Ellisville, Florissant, Hwy K, Fenton, St. Peters & O'Fallon, IL

Visit www.carpdc.org to view Member discounts from the drop down menu.