

*protecting
what you build*

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benefit news

Volume 3 Issue 1
www.carpdc.org/Benefit_Services

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Does Eating Healthy

Have to Break the Bank?

Refer to the **WELLNESS SPOTLIGHT**
inside

In this issue:

- Member Health Fair Testimonial
- 2014 Tax Season: information available online
- Vacation Benefit Redemption 2015
- Wellness Spotlight: Organic, Non-GMO or Not
- MAP: What Does Normal Worry Look Like?
- Coventry's My Online Services' Accounts
- Weekly Accident and Sickness Benefit
- Multiemployer Pension Reform Act of 2014
- Save the Dates: Health Fairs 2015
- Health & Welfare Trust Fund SAR
- Benefits Contact Information
- Member Discounts



carpenters'
benefit plans
HEALTH & RETIREMENT SERVICES

March 2015

“The Carpenters’ Health Fair Changed My Life”

A Member’s Testimonial

Michael Kaufman, Member of Carpenters’ Local 97, was a lucky raffle winner at the St. Louis Health Fair. His prize? Up to \$1,000 toward hearing aids as a result of his hearing test at the St. Louis Health Fair. Kansas City Health Fair’s hearing aid reimbursement raffle winner was Barbara Betsworth.

To be entered in the raffle, members had to have a biometric screening [blood work performed to help members identify possible health issues at an early stage], undergo a hearing test by the Center for Hearing and Speech at the Health Fair and, upon evaluation, also qualify for hearing aids based on the hearing test results.

All test results were released to the Carpenters’ Health and Welfare Trust Fund of St. Louis (Plan) two (2) weeks after the respective Health Fair, so the Plan could notify participants of their results.

Kaufman’s name was drawn as a winner of the raffle late in October. Betsworth’s name was drawn in late November.

Based on his preliminary hearing test at the St. Louis Health Fair, Kaufman followed up with a Hearing and Audiology provider closer to his home for further testing. He was then fitted for two (2) hearing aids. Kaufman paid the \$1,900 bill for his hearing aids in full, then submitted the paid-in-full invoice to the Plan. He was reimbursed his \$1,000 raffle prize. That means Kaufman paid just \$900 out-of-pocket for his hearing aids. (There is currently no hearing aid benefit in the Plan for Active Members who are not Eligible for Medicare.)

Michael Kaufman shares his story:

Before my hearing aids, my wife would talk to me and I wouldn’t hear her fully. We laughed about my “selective hearing.” I noticed I would ask people to repeat themselves because I couldn’t hear them. It was particularly hard for me to hear higher tones, like women’s voices. My hearing loss is in the range of higher tones, so now that makes sense.

Kaufman’s story continues inside

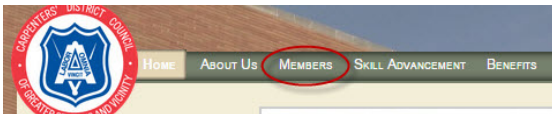
Tax Needs Fulfilled With Just A Few Clicks

Dues Check-off & Market Recovery

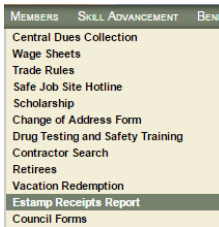
Available on carpdc.org!

You no longer have to call Carpenters’ Member Services to collect your dues and market recovery information required to file your taxes.

Once you have a personal carpdc.org account set up, simply Log In, then go to the **Members** drop-down option from the top menu bar.



Select **Estamp Receipts Report**.



Then click on **Run Another Report**.

Run Another Report

For Report Type, select **Union Deductions Report**. Select **2014** for Calendar Year.

Estamp Receipts Report

Report Type:

Calendar Year:

You may use this information for filing your 2014 taxes and print this page for your tax records.

Protecting Your Vacation Benefits

Vacation Benefit Redemption 2015

Electronic Vacation Benefit statements will be available on carpdc.org beginning Tuesday, May 26, 2015 for participants who earned Vacation benefits in the 2015 Plan Year (May 1, 2014 - April 30, 2015).

Online Vacation Benefit Redemption requires you to have a carpdc.org account. Accounts are available to participants only. Refer to the FAQ on www.carpdc.org/BenefitServices for directions on setting up your personal carpdc.org account.

To authorize your Vacation benefits beginning May 26th, you must first log in on www.carpdc.org. After logging in, click on the black **Vacation Benefit Redemption** button located on the right side of the Home Page. Simply click on this button and you will be taken through the steps to authorize your Vacation Benefits for payment.

Once you have set up your personal account *and* have authorized your Vacation benefits, your Vacation Benefits will be paid electronically to a checking or savings account you designate. A paper check is available for an additional \$5 fee.

If you do not have access to a personal computer, smart phone, tablet or similar electronic device that allows Internet connection, there are two other options for processing available:

1. There are often computers available for public use at public libraries.
2. Manual Benefit processing will be available beginning May 26th for an additional fee. Manual Benefit processing allows a Benefits’ Office staff member to authorize your Vacation benefits on your behalf and is available only on a case-by-case basis.

For questions regarding the Vacation Benefit Redemption process, setting up a personal email account or personal www.carpdc.org account, please call Member Services.

Protecting Your Health & Wellness

WELLNESS SPOTLIGHT: ORGANIC, NON-GMO OR NOT



Walking into any grocery store can be intimidating. So many products are labeled **Organic** or **non-GMO**. While rumor has it that these foods and products are healthier options, they generally cost more than non-labeled products and foods. What does all of this really mean? To eat healthy, do we have to buy only food labeled organic or non-GMO?

According to the Environmental Protection Agency (EPA), food that is grown and processed using no synthetic fertilizers or pesticides is referred to as **organic**, or **organically grown**. Pesticides from natural sources may also be used in producing organically grown food.

Genetically modified organisms, or GMOs, are “living organisms whose genetic makeup has been modified using recombinant DNA methods, also called gene splicing, gene modification or transgenic technology.” Since this process of genetically altering food is relatively new, the safety of such processes is unknown and thought by many groups to be “unsafe.” Foods that are labeled with a **Non-GMO Project Verified Seal** are foods that have gone through a rigorous verification process to ensure the at-risk foods and their ingredients meet certain criteria to be considered in their original, natural genetic state. GMO agricultural products fall into two (2) categories: High-Risk Crops and Monitored Crops. High-Risk Crops are currently in production;

Monitored Crops are suspected or known incidences of GMO contamination.

Still confused on how to shop? Included below are easy to reference lists of how to best purchase safe foods. There’s not always a need to buy organic or non-GMO foods. The **CLEAN 15** list includes foods that are not threatened by unsafe insecticides and pesticides. For these foods, it’s okay to purchase the “un-labeled,” usually less costly option. Foods included in the **DIRTY DOZEN (PLUS)** list should be purchased as the organic option and known **GMO PRODUCTS** should be purchased as Non-GMO Project Verified (or Certified Organic).

According to GMO Awareness, buying organic is usually GMO free. In other words, if you purchase foods that are **100% Organic, Certified Organic** and **USDA Organic**-labeled, this is usually the easiest way to identify and avoid genetically modified ingredients. Unfortunately, there are loop holes. For more information on these loop holes and GMO products, visit <http://gmo-awareness.com/2011/05/05/is-organic-always-gmo-free/>.

References:

<http://www.epa.gov/pesticides/food/organics.htm>

<http://www.nongmoproject.org/learn-more/understanding-our-seal/>

<http://gmo-awareness.com/2011/05/05/is-organic-always-gmo-free/>



DIRTY DOZEN (PLUS)...BUY ORGANIC!

These “dozen” foods have the highest pesticide load, making them the most important to buy organic versions, or to grow yourself.

- Apples
- Bananas
- Grapes
- Celery
- Peaches
- Spinach
- Sweet bell peppers
- Nectarines (imported)
- Cucumbers
- Cherry tomatoes
- Snap peas (imported)
- Potatoes

Plus: The two foods below may contain certain insecticides, which are characterized as “highly toxic:”

- Hot peppers
- Blueberries (domestic)

<http://www.drweil.com/drw/u/ART02985/Foods-You-Should-Always-Buy-Organic.html>

GMO PRODUCTS...BUY NON-GMO VERIFIED

High-Risk Crops

- Alfalfa
- Canola
- Corn
- Cotton
- Papaya
- Soy
- Sugar Beets
- Zucchini
- Yellow Summer Squash

Monitored Crops

- Beta vulgaris (ie, chard, table beets)
- Brassica napa (ie, rutabaga, Siberian kale)
- Brassica rapa (ie, bok choy, turnip)
- Flax
- Rice
- Wheat

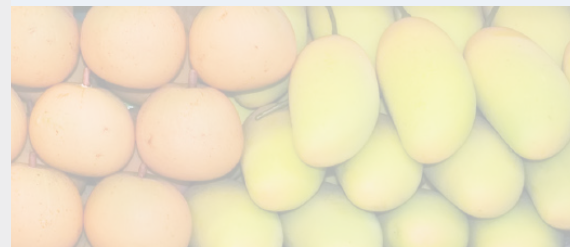
<http://www.nongmoproject.org/learn-more/what-is-gmo/>

CLEAN 15...FEEL SAFE EATING WITHOUT AN ORGANIC LABEL

These fruits and vegetables have the lowest pesticide load:

- Avocados
- Sweet corn
- Pineapples
- Cabbage
- Sweet peas (frozen)
- Onions
- Asparagus
- Mangoes
- Papayas
- Kiwi
- Eggplant
- Grapefruit
- Cantaloupe (domestic)
- Cauliflower
- Sweet potatoes

<http://www.drweil.com/drw/u/ART02984/Foods-You-Dont-Have-to-Buy-Organic.html>

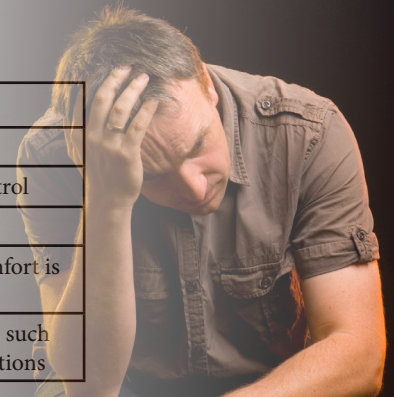


Normal Worry - What Does It Look Like? From your Member Assistance Program

Most of us worry...or have worries. How does the average person know if their worry is normal or if it is part of an anxiety disorder known as “Generalized Anxiety Disorder?”

Here are a few differences:

Normal Worry	Generalized Anxiety Disorder
You have a reason to worry	You have no clear reason to worry
You are able to set your worries aside	You are preoccupied with your worries; you feel out of control
Doesn't interfere with your quality of life	Quality of life is affected, overall enjoyment is less frequent
Mild discomfort for short period of time	Moderate to severe discomfort for much of the day; discomfort is persistent for up to six (6) months
No major physical or psychological symptoms	Have at least three (3) physical or psychological symptoms, such as inability to sleep, tense muscles, irritability, heart palpitations



This is just a sample of differences, but experts say that anxiety is one of the most common mental health conditions, affecting more than 40 million people in the United States alone.

There are a range of specific anxiety conditions – all of which can be effectively treated. So take a minute to think about your worries, and determine if it is time to consult a doctor or professional.

The Member Assistance Program is a good place to start – free consultation with a licensed mental health professional for yourself or family member.

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



My Online Services Announcement

If you had a **Coventry My Online Services** account prior to the current calendar year, you will no longer be able to access your account. Effective January 1, 2015, all participants with a Coventry My Online Services accounts will require a new account set up.

Once your new account is established, your new My Online Services account will remember your previous information, including your personal Health Risk Assessment information.

If you have never created a Coventry My Online Services account, you may want to check it out. My Online Services has useful Wellness tools available to you for just being a covered Carpenters' member.

Weekly Accident and Sickness Benefits Available

Insured Members: Did you know the Carpenters' Health & Welfare Trust Fund of St. Louis offers a Weekly Accident and Sickness Benefit?

If a non-work related injury or illness puts you out of work for an extended period of time, this benefit is offered by the Plan to help off-set the impact of your inability to work. (Please note: there is a seven day waiting period for Weekly Accident and Sickness Benefit due to illness.)

In order to receive this \$300.00 benefit weekly during your extended illness or injury, you and your treating physician will need to complete the *Weekly Accident and Sickness Form*. The form needs to be completed and mailed or faxed to the Disability Department as follows.

By mail:

Carpenters' Disability Department

1401 Hampton Ave

St. Louis, MO 63139

or by fax: (314) 678-1111

There are a few exceptions to Weekly Accident and Sickness eligibility. You will not be eligible for these benefits if your situation falls meets any of the following criteria:

- ▷ Your injury/illness is work related;
- ▷ Your injury/illness results from a third party, unless you have fully complied with the subrogation and reimbursement provision of this plan;
- ▷ You are currently collecting unemployment.

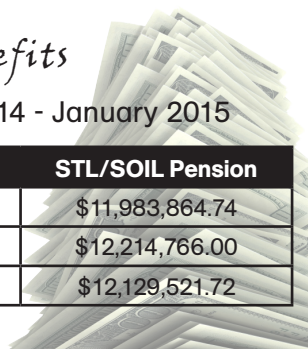
The *Weekly Accident and Sickness Form* may be found online at www.carpdc.org/BenefitServices/Forms, under the **Health and Welfare** tab.

Still have questions? Call or email Carpenters' Member Services.

Protecting Your Benefits

Benefits Paid November 2014 - January 2015

Month	STL/KC/SOIL H&W	STL/SOIL Pension
Nov 2014	\$13,411,374.86	\$11,983,864.74
Dec 2014	\$14,960,496.32	\$12,214,766.00
Jan 2015	\$13,731,026.16	\$12,129,521.72



Protecting Your Pension: St. Louis

A Brief Look At The Multiemployer Pension Reform Act of 2014 (MEPRA)

How does the new Pension Law effect my St. Louis Carpenters' Pension Plan?

You've probably heard recent reports in the news about a new law that will impact Multiemployer Defined Benefit Pension Plans like the Carpenters' Pension Trust Fund of St. Louis (St. Louis Plan). We want to give you a brief summary of what this law means to you.

The **Multiemployer Pension Reform Act of 2014 (MEPRA)** was passed by congress and signed into law by President Obama in late 2014. MEPRA becomes effective for plan years beginning on or after January 1, 2015.

Most provisions of MEPRA are focused on helping pension plans that are in serious financial distress. Fortunately, the St. Louis Plan is considered a very healthy Green Zone¹ plan, so much of the law does apply not to the Plan today. This is very important: The St. Louis Plan is has a funded percentage of 90.8%, which makes it one of the healthiest multiemployer pension plans in the country.

There are two main provisions of MEPRA that affect the St. Louis Plan today. First, this law makes the **Pension Protection Act of 2006 (PPA)** permanent. The PPA was scheduled to expire on 12/31/2014 if nothing was done to prevent that. Second, an insurance premium to the "Pension Benefit Guaranty Corporation (PBGC)" was increased. Every defined benefit pension plan, whether healthy or troubled, pays an annual premium to the PBGC. In return, the PBGC provides a minimal safety net for participants of pension plans that ultimately fail. The premium was \$12.00 per

participant per year, but under MEPRA it is increasing to \$26.00 per participant per year. This means the annual premium the St. Louis Plan pays will increase from \$262,000 to approximately \$568,000 this year.

The provisions of MEPRA that have received the most media attention don't apply to the St. Louis Plan today. These provisions of the law are designed to help deeply troubled pension plans. A deeply troubled plan is considered to be a critical status plan that is also in declining status. To be in declining status, a critical plan is also projected to become insolvent within the next 15 to 20 years. MEPRA gives trustees of these **critical and declining status** pension plans added tools to help salvage the best possible retirement outcome for their participants.

The MEPRA legislative language can be accessed on the House Education and the Workforce Committee's website at <https://www.congress.gov/bill/113th-congress/house-bill/83/text>.

¹ Footnote about Red Zone, Yellow Zone, and Green Zone funded status: Under the Pension Protection Act of 2006 (PPA 06), a pension plan is generally considered to be in "critical" status (Red Zone) if the funded percentage is less than 65 percent. A plan is in "endangered" status (Yellow Zone) if the funded percentage is less than 80 percent. A Green Zone plan is a plan whose funded percentage is 80 percent or higher. The St. Louis Plan is in the Green Zone.



Save The Dates... **Health Fairs 2015**
St. Louis
Saturday, September 19, 2015
@ Busch Stadium,
Home of the St. Louis Cardinals

Includes Hearing Screening Vans & the St. Luke's Mammogram Van



Kansas City
Saturday, October 11, 2015
@ Kauffman Stadium,
Home of the Kansas City Royals

Includes Hearing Screening Van (KC does not have a Mammogram Van)

"The Carpenters' Health Fair Changed My Life" continued from page 1

Before, I didn't notice that I had problems functioning in daily life. I guess I made it work with the hearing I had. I decided to have my hearing checked at the Health Fair just to see how the results came back. I knew I was lacking, but until the Health Fair, I never made my hearing a priority. The first "new" sounds I heard after receiving my hearing aids were voices down the hall while still in the audiologist's office. I hadn't really realized I hadn't been hearing distant sounds. I think the most noticeable change I have experienced since receiving my hearing aids is the sound of the outdoors. My wife and I love to be outside and are now able to enjoy the outside more. The hearing aids have allowed me to enjoy sounds I missed before. I can't wear my hearing aids while I work or the sounds are just too loud. The noises on the job site will cause more damage to my hearing. I still have to tell the guys I work with to speak up. It seems that the level of sound I was used to before is now more difficult to hear. But when I wear the hearing aids, it makes it much easier.

While hearing aids improve way of life and what can be heard, they cannot improve actual hearing ability. Hearing aids are able to amplify sound so that it can be heard by the hearing impaired. Unfortunately, once hearing is lost, it cannot be repaired. For this reason, the Carpenters' District Council of Greater St. Louis & Vicinity requires OSHA training for members and contractors. OSHA requires union contractors to administer a continuing, effective hearing conservation program whenever employee exposures are at or above an eight hour time-weighted average (TWA) of 85 dBA, or a dose of 50 percent. This program is in place to preserve the hearing of our actively working membership.

References:

Michael Kaufman interview
<https://www.osha.gov/dts/osta/otm/noise/hcp/>
<http://conservationhearing.hearing-speechstlouis.org/>

Summary Annual Report for CARPENTERS HEALTH & WELFARE TRUST FUND OF ST. LOUIS

This is a summary of the annual report for the CARPENTERS HEALTH & WELFARE TRUST FUND OF ST. LOUIS, (Employer Identification No. 43-1622970, Plan No. 501) for the period May 1, 2013 to April 30, 2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$199,208,835 as of April 30, 2014 compared to \$112,541,639 as of May 1, 2013. During the plan year the plan experienced an increase in its net assets of \$86,667,196. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$186,946,935. This income included employer contributions of \$147,085,079, employee contributions of \$29,919,796, realized gains of \$6,548,499 from the sale of assets and earnings from investments of \$3,112,973. Plan expenses were \$175,459,432. These expenses included \$7,737,862 in administrative expenses and \$167,721,570 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5 percent of the plan assets; and
4. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Trustees of Carpenters Benefit Plans of St. Louis
1401 Hampton Avenue
St. Louis, MO
43-1622970 (Employer Identification Number)
(314) 644-4800

or the Plan Administrator

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Trustees of Carpenters Benefit Plans of St. Louis
1401 Hampton Avenue
St. Louis, MO 63139

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

Need to contact the Benefits' Office? We are just a phone call or email away.

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	ext. 1000	benefits@carpdc.org
Pension Office	ext. 1001	pension@carpdc.org
Estamp Services	ext. 1030	estamps@carpdc.org
Safety Training	ext. 1044	
Drug Testing	ext. 1042	

Moved?
Green phone number?
Don't forget to let us know!
Call or email our office today!

Need a to update your information? Visit our website - The carpdc Benefit Forms page can assist you!
Visit carpdc for a downloadable form to return to our office: www.carpdc.org/BenefitServices/Forms

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, ELLISVILLE, FLORISSANT, HWY K, FENTON, ST. PETERS & O'FALLON, IL

YMCA OF GREATER ST. LOUIS

"Try the Y!" Join a Greater St. Louis (MO) YMCA **between April 18 and May 1, 2015** and you will receive **100% off the joining fee and 100% off the first full month's draft.**

2015 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 contact **Calvin Dantley at 314.644.3100, ext. 227** or by email, cdantley@ymcastlouis.org, 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. [Log in on www.carpdc.org](http://www.carpdc.org) to view Member discounts from the drop down menu.



YMCA OF GREATER KANSAS CITY

FOR HEALTH, WELL-BEING & FITNESS

Healthy Living Partnership: Carpenter's District Council of St. Louis & the 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. 2015 Reduced Monthly Rates will not exceed **\$58/Individual, \$89/Household**. For more information, contact **Michelle Millican at 816.360.3398** or by email at michellemillican@kansascityymca.org.