



# 2017 REDEMPTION vacation benefit

Volume 5 | Issue 1 | May 2017  
[www.carpdc.org/BenefitServices](http://www.carpdc.org/BenefitServices)

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### Benefits Available for Redemption Online May 25, 12:01 am

Vacation Benefit Redemption begins on [www.carpdc.org](http://www.carpdc.org) later this month. If you earned Vacation Benefits in the 2017 Plan Year, ending April 30, 2017, you are eligible to redeem your benefits as early as 12:01 am on May 25, with payments scheduled to begin on June 1.

**New Users:** If you do not have a personal carpdc account, you will need to set one up on [www.carpdc.org](http://www.carpdc.org) in order to redeem your benefits. We suggest setting up your account now, prior to the week of May 25, so you are prepared in advance of the start of Vacation Redemption. Click on the Menu icon in the top right corner of the carpdc.org home page, then select [Register](#). Follow the prompts to set up your new account. Then, on May 25 (or any date to follow that you choose) you can simply log in and authorize your benefits quickly.

**Returning carpdc users:** If you haven't logged into your account in awhile, please verify that you remember your username and password prior to online Redemption. We advise you to know your log in and password prior to Redemption. To retrieve a forgotten username or password, please click on the Menu icon in the top right corner of the carpdc.org home page, then select [Forget username/password](#).

For all Vacation Benefits authorized prior to June 1, initial payments are scheduled to begin on June 1. After June 1, direct deposits will be made within 3 - 5 days from the date of redemption. You must allow 10 business days from the date of issue before a check may be traced if not received.

If you experience issues when setting up your carpdc account or when logging in to redeem your Vacation Benefits, please call the Vacation Office at 314.644.4802 or Toll-Free 877.232.3763, **Option 5, Monday - Friday, 7 am - 4:30 pm**. Please expect longer hold times on the phone on May 25 and the days to follow. We appreciate your patience.



## losing coverage? ...options

There are other coverage options available to you if you are losing coverage under the Plan.

- ⇒ COBRA, offered by the Plan
- ⇒ Minimum/Difference Payments, offered by the Plan
- ⇒ ACA Marketplace @ [www.healthcare.gov](http://www.healthcare.gov)

### Prescription Drug Changes

Effective May 1, 2017 can be found on the last page of this newsletter.



## Benefits Paid 2017

### Health & Welfare

Jan - Apr 2017

Jan - Apr 17      \$ 60,206,767.88

### Pension

Jan - Apr 2017

So IL & St. Louis	\$ 40,952,145.78
Kansas City	\$ 23,750,678.84
KS Blding Trades	\$ 5,029,774.59

# PAYMENTS

## minimum difference

### CHANGES APPROVED

The Board of Trustees have amended the Plan limiting the number of payment quarters allowed under the minimum/difference self-payment provision of the Plan to a **maximum of 18 months of coverage** (or six quarterly payments).

#### What are minimum/difference payments?

Once you have established eligibility under the Plan, you will continue to be eligible based on Benefit Quarters that follow Contribution Quarters. Members are required to work at least 300 hours per Contribution Quarter to continue coverage for the following Benefit Quarter. The minimum/difference payment provision of the Plan allows for a member who has not worked enough credit hours in a Contribution Quarter to maintain continuous active eligibility by making self-payments directly to the Health and Welfare Fund. It is offered as an alternative to COBRA Continuation Coverage.

#### Need for change

In 2010, as a result of low Man Hours during the recession, the Board of Trustees *extended* the number of payment quarters beyond the Plan's original 18 months to a maximum of 36 months under the Plan. The purpose of this 2010 Plan amendment was to alleviate some of the hardship that resulted from the lack of work. Since Man Hours have significantly increased in recent months and years, the industry wide economic hardship no longer exists. Therefore, the Trustees approved returning the coverage months under the minimum/difference provision to the original 18 months of coverage.

#### Effective date

The 2017 minimum/difference payment provision amendment to the Plan will go into effect **May 1, 2017**. Minimum/difference payments beyond 9/30/17 will not exceed 18 months.

#### When minimum/difference coverage ends

- The date the maximum coverage period ends (18 months)
- The last day of the period for which the covered member made a required premium payment on time
- The beginning of the month in which the member is entitled to Medicare
- The date the Plan is terminated and Carpenters provides no other medical coverage

#### Other coverage options

Beyond the 18 months of extended coverage through the Plan's minimum/difference payment option, coverage may continue under the Carpenters' Health and Welfare Trust Fund of St. Louis through one of the following two options (if applicable):

- Move into the non-active self-pay classification designed for our retirees; or
- Re-qualify under the continuing eligibility rules as an active member by working 300 hours in a Contribution Quarter.

# BUDGET

## the simple way

Let's get right to it! Here is a simple way to make a budget that works for you and your household.

Remember, it's important to make a new budget for each month. Every time that calendar flips, there are new birthdays, holidays, insurance bills, proms and so on. **There is no one budget that is perfect all the time every time. So make a new budget for a new month.**

### The Income Side

On one side of the page, list your total monthly income.

If you are married, **do not separate your incomes.** It doesn't matter if one of you nets \$1,000 a month and the other brings home \$10,000. You are now an \$11,000 household.

### The Outgo Side

**Every expense you have each month gets written down.** Rent, food, cable, phones and everything in between. Again, since you make a new spending plan each month, some months you'll have certain expenses and others you won't. Your gift budget might be high in December and low in April, or you might have car insurance due in June. Focus on one month at a time.

**Clear all the confusion.** If you are confused about how to categorize expenses (does a restaurant visit count as Food or Eating Out?), simply determine what system works best for you. When you have two categories that are obviously different (such as gas money and entertainment), you should separate them. But when you spend \$100 at the grocery store buying food and things to run your household such as shampoo and paper towels, you might put that all under Grocery.

### Start Early

Make your budget a couple of days before the month begins. That gives you the feeling of control—of being ahead of the game. People get dejected if it's August 7 and they have not yet made August's budget, so aim to have that done by July 29. **Don't let the month sneak up on you without being prepared.**

When you make a purchase, write it down that day. Take 60 seconds when you get home from work to update the budget. Opening a wallet or purse to find a week's worth of receipts in there is a quick way to get discouraged. Be vigilant and do this small amount of work every day.

### All Signs Point to Zero

The point of a budget is to make income and outgo equal zero. They cancel each other out. If you cover all your expenses during the month and have \$500 left over, you aren't done with the budget yet. You must tell that 500 bucks where to go. If you don't, you lose the chance to make it help you get out of debt, save for an emergency, invest, pay off the house, or grow wealth. Make your money work for you. **Tell every dollar where to go!**

Source: Dave Ramsey, SmartDollar Plan

For more articles like this one, check out the SmartDollar blog: [blog.smartdollar.com](http://blog.smartdollar.com)

wellbeing  
financial



Lack of BUDGET holding you back?

### 4 Everyday Expenses That May Be Costing You a Fortune:

- \$ Daily lunches out**  
On average, Americans spend \$36 per week eating out at lunchtime. That's more than \$1,800 per year!
- \$ Premium cable packages**  
Even with today's cheaper alternatives, more than 39 million of us are still paying around \$86 per month for cable and satellite services.
- \$ Unused gym memberships**  
We waste about \$37 each month under-utilizing our health clubs. Do what works best for you. Just don't pay more than your reality will allow you to use.
- \$ Regular coffee trips**  
Americans will spend an average of \$21 per week on specialty handcrafted coffee drinks. That's more than \$1,000 per year!  
Everything is good in moderation, but moderation often trips us up. That's where the budget comes in.

Source: <http://blog.smartdollar.com/blog/2015/4/23/4-everyday-expenses-that-are-costing-you-a-fortune>

- \$ Carpenters and seasonal work**  
For carpenters who most often work seasonally, budgeting is a beneficial tool to ensure your monthly expenses are covered every month.

By Dr. Edward Levitan

Article reproduced with permission from *The UltraWellness Center*

“If you really knew what was happening to you when you are stressed, you would freak out. It’s not pretty... Chronic stress has become epidemic in our society where faster is better and we attempt to pack more obligations into our ever-expanding schedules.”

--Dr. Mark Hyman, MD  
Director of The  
UltraWellness Center

When you **sleep**, your brain (and your body) reboots and recovers from the stress of your daily activities.

In fact, your brain is more active recovering while you are sleeping than it is while you are awake.

Putting this into perspective, just one night of sleep deprivation can make you as insulin resistant as a person with type 2 diabetes.

For those struggling with weight loss, this is key: sleep deprivation is directly related to the inability to lose weight.

**Shawn Stevenson, Fitness and  
Nutrition Expert**

[www.SleepSmarterBook.com](http://www.SleepSmarterBook.com)

## Let’s talk about stress.

First let’s talk about it from the point of view of how most of us experience it on a daily basis:

- The boss yelling at you
- Being late to an appointment or meeting
- Kids, spouse (need I say more?)
- Deadlines
- Etc...

Sound familiar?

**Let’s now look at what happens within the body when stress is present.** When we have either a real or perceived stressor, our body goes into “fight or flight” mode. Our adrenals produce a hormone called cortisol. Abnormally high (or constantly high) levels of cortisol do things like: suppress the immune system and predispose us to cancer, diabetes, autoimmune diseases, and more.

This is the stuff most of us know about. Bottom line? Stress is not good for us and chronic stress can kill us!

**Now, let’s talk about the stress that is not talked about as often.** I’ll start with the more known and go to the least known and least thought-about stressors:

### Food

- **Sugar and Carbs:** Eating sugar and carbs raises your blood sugar levels. This triggers the body to secrete cortisol in order to increase insulin levels, which removes the sugar from the blood that goes into the cells.
- **Over- or under-eating –** again putting stress on the system. When you overeat, you overwork the digestive system and over time, your liver, pancreas, stomach, intestines and even heart can become damaged. When you under-eat, your muscles can’t repair, your metabolism slows down, and your body does not have what it needs to optimally protect against offenses such as oxidative stress, toxins and infection.

### Exercise

- Too little exercise does not allow the body to process cortisol, leaving it in the body to wreak havoc.
- Too much exercise causes too much cortisol to be produced, hence suppressing the immune system.

### Sleep

- Sleep is when our body recovers and resets. If we are chronically undersleeping or the quality of our sleep is poor, we are slowly depleting our reserves.





# STRESS

## Bowel movements

- Are you pooping at least one time a day? If not, you may not be removing built-up toxins and they may be re-circulating in your body.
- Is your stool formed or loose? Do you have to strain? Do you experience bloating after meals that gets worse as the day goes on? Do you have several food intolerances? If you answered yes to one or more of these questions, you may have dysbiosis, or lack of balance in your gut bacteria.

## Breathing

- Are you breathing? That may seem like a dumb question, but do you know that most of us breathe into our chests? That means we are using a very small part of our entire lung capacity.
- Abdominal breathing – I'm not going to bore you with the details but it's enough to know that there has been a tremendous amount of research done about the health benefits of abdominal breathing.

Step by step for abdominal breathing:

1. Sit forward comfortable in a chair, legs uncrossed.
2. Closed your eyes if you are comfortable doing that.
3. Put your hands right below your belly button (navel).
4. Now, as you take a slow, deep breath in, breath into the belly so that your hands move away from your spine.
5. As you slowly deep breathe out, your hands return to their original position.
6. Practice counting the numbers of breaths you can take before your mind starts to wander. Practice until you can get to 10 without your mind wandering!
7. Enjoy the process, remember this is a skill and like any skill, initially you will not do well with it. If you practice, you will get better and better.

Side note: The Dalai Lama still practices every day!

And FINALLY! The most underrated stressor:

## Thinking!

- What are you thinking? Are your thoughts serving you? For most of us, our “self talk” (i.e. what we say about ourselves to ourselves) is mean: We would never allow someone to speak to our loved ones like the way we speak to ourselves!
- Our internal self talk can be self-deprecating and for some of us self-loathing. We often don't allow ourselves the same courtesy that we would offer another human being.
- When another human being makes a mistake, we say “that's okay, you're only human, lighten up.” But if we make a mistake, we say “how could I do that!” or “what's wrong with me?” Instead of “wow, that was stupid” try saying “wow, I learned what not to do!”

Training our mind to speak kindly to itself is a challenge and one that is well worth mastering. To start, [practice meditation and gratitude every day](#). Some people benefit from intensive seminars, others from certain types of therapy. We all have room to grow to tame our minds!

## Bringing it Home.

### Health Fair Findings

Members and covered family members who participated in the Fall 2016 Health Fairs self-reported that their top interests in health are in the following areas:

- weight control
- nutrition
- back/neck health
- men's health

Based on these same individuals' biometric screening results, the top risk categories for this group are:

- weight
- cholesterol, specifically LDL
- blood pressure

These self-reported interest and “at risk” categories are not a coincidence.

All of these areas may result from high stress. Reducing stress in life, stress from food, and adding in some of the suggestions from [Stress: The Untold Story](#) (left), may help lead to weight reduction, lower cholesterol and a healthier life overall.

# wellbeing physical

## UNION MEMBERS & DEPENDENTS

Members and their families are eligible for discounts to Six Flags St. Louis, Silver Dollar City in Branson and Worlds of Fun in Kansas City.

For discount codes, please log in and visit **MEMBER DISCOUNTS** on [www.carpdc.org](http://www.carpdc.org)



## Is Your Information Up To Date?

- Call Member Services and review your information

**STL 314.644.4802 | KC 816.841.7136**

**Toll-Free 877.232.3863**

- Request new forms to be mailed to you, or
- Download the necessary form(s) from:

**[www.carpdc.org/BenefitServices](http://www.carpdc.org/BenefitServices)**

- Mail the form(s) to:

**Carpenters' Benefit Plans  
Attn: OPS  
1419 Hampton Ave  
St. Louis, MO 63139**

# living with PAIN?



**SIGNATURE MEDICAL GROUP** has the answers, options and results. Signature physicians will help you live a pain-free life while maintaining the highest level of health care.

With multiple orthopedic locations in the St. Louis, St. Charles and the Kansas areas while providing you with a **same day appointment pledge**, Signature physicians are leading the way to a healthier community. Signature also offers MRI and x-ray services, nutrition services and pediatric orthopedics all designed to meet your family needs. Please visit our website, [www.SignatureMedicalGroup.com](http://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.

For more information or to schedule an orthopedic appointment: call Gerrie Herrmann at 314-973-4585 or email [gherrmann@signaturehealth.net](mailto:gherrmann@signaturehealth.net)

**ORTHOPEDICS NOW!** Pain doesn't wait. Neither should you. St. Louis area residents, with Orthopedics Now!, patients can receive immediate care - after hours or on the weekend - from the area's foremost orthopedic specialists and highly skilled mid-level providers. No expensive ER bills, just a copay upon arrival.

### Two St. Louis Locations:

Mid County Orthopaedic Surgery  
& Sports Medicine  
621 S. New Ballas Rd, Tower B, Ste 63B  
St. Louis, MO 63141  
**314.983.4750**  
Mon - Fri 5:30 - 8:30 pm  
Saturday 8:30 am - 2 pm

Premier Care Orthopedics  
& Sports Medicine  
12639 Old Tesson Rd, Ste 115  
St. Louis, MO 63128  
**314.849.0311**  
Mon - Fri 5:30 - 8:30 pm  
Saturday 9 am - 1 pm

### [www.AfterHoursOrtho.com](http://www.AfterHoursOrtho.com)

*Orthopedics Now! is not for longstanding orthopedic problems, second opinions or pain medication refills. No appointments necessary. Walk-ins welcome. Patients must be two years of age or older.*

# PRESCRIPTION approved **plan changes**

Each year, the United Brotherhood of Carpenters' (UBC) Clinical Advisory Committee (CAC) reviews the prescription drugs covered under the Plan. Based on the committee's findings, recommendations are made to continue coverage or stop coverage under the Plan for certain drugs. The following list is their recommendations which were approved by the Board of Trustees **effective March 1, 2017**:

- ✓ **Arymo ER Oral Medication** - Not Covered
- ✓ **Brilinta Oral Medication** - Not Covered
- ✓ **Amjevita Specialty Injection** - Covered with Prior Authorization
- ✓ **Epinephrin Injection** - Covered, brand EpiPen excluded since brand is being packaged and sold as a generic; no concern about efficacy.
- ✓ **Erelzi Specialty Injection** - Covered with Prior Authorization
- ✓ **Exondys 51 Infusion** - Not Covered
- ✓ **Gonitro Sublingual** - Not Covered
- ✓ **Lomaira Oral Medication** - Not Covered
- ✓ **Qbrelis Oral Medication** - Covered, Epaned is the preferred agent
- ✓ **Troxycya ER Oral Medication** - Not Covered



## NOTICE carpenters' health & welfare

### STATEMENT OF NONDISCRIMINATION

The Carpenters' Health & Welfare Trust Fund of St. Louis (Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The Plan's Nondiscrimination Notice [www.carpdc.org/BenefitServices/NonDiscrimination](http://www.carpdc.org/BenefitServices/NonDiscrimination) lists the services available to you and how to file a complaint if you feel that the Plan has failed to provide these services or discriminated in another way.

### Illinois/Missouri/Kansas Top 2 Languages

Language	Message About Language Services
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-314-644-4802, 1-877-232-3863.
Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-314-644-4802, 1-877-232-3863.

UNION MEMBERS & DEPENDENTS

## SPECIAL OFFERS



**GENESIS HEALTH CLUBS:  
KANSAS & KANSAS CITY, MO**

Members of the St. Louis - Kansas City Carpenters Regional Council can join Genesis Health Clubs for **\$499 (per person) plus tax** for one year.

This **Basic Membership**, which allows access to 38 Basic Level clubs, includes a savings of over \$400, including but not limited to

- \$200 enrollment fee waived
- \$35 processing fee waived
- \$34 annual enhancement fee waived.

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

By Phone: 314.269.5528

Toll-free: 877.232.3863, ext. 5528

By email: [lsievert@carpdc.org](mailto:lsievert@carpdc.org)

Visit *Member Discounts* on [www.carpdc.org](http://www.carpdc.org) for a complete list of locations



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](http://www.carpdc.org/Member/Discounts) for the new map of locations.

**"Try the Y!"** Join one of the 24 Gateway Region YMCAs **between 5/6 - 5/19 or 7/15 - 7/28** and you will receive **100% off the joining fee and 100% off the first full month's draft**. Contact **Mike Ciaravino** at **314.644.3100, ext. 251** or by email, [michael.ciaravino@gwrymca.org](mailto:michael.ciaravino@gwrymca.org) for 2017 corporate Membership information.

Don't forget to mention the **St. Louis - Kansas City Carpenters Regional Council**.



**carpenters'**

benefit plans

HEALTH & RETIREMENT SERVICES

1419 Hampton Ave  
St Louis, MO 63139