



the **builder** benefit news



enhancing members' lives

plan **CHANGES** benefits & **How They Affect You**

Volume 5 | Issue 2 | September 2017
www.carpdc.org/BenefitServices

The Board of Trustees of the Carpenters' Health & Welfare Trust Fund of St. Louis meets quarterly to evaluate the Carpenters' Health & Welfare Plan. Based on these evaluations, benefit changes to the Plan are often recommended which may help the Plan "deliver the best benefits to the most members for as long as possible." The benefit changes included in this August Builder newsletter were approved by the Board of Trustees in their June and August meetings.

EFFECTIVE DECEMBER 1, 2016 - *Retroactive*

Urgent Care Treatment

The copy for an Urgent Care Facility is updated to include treatment for all services included within an urgent care visit.

Vision Therapy

Vision therapy is covered for the diagnosis of *convergence insufficiency* as medically necessary for up to 12 visits. Vision therapy for all other diagnoses are considered not medically necessary and are not covered.

EFFECTIVE JANUARY 1, 2018

Non-Active Classification of Benefits

Members may elect single, member-only coverage or family coverage at a higher premium at the time of enrollment in the non-active class. An election of single coverage is irrevocable *except in the following circumstance:*

A dependent may be reinstated if he or she was not enrolled at the time of enrollment in the non-active class due to coverage from the spouse's employer. Enrollment must take place within 63 days of the dependent losing coverage to be accepted. The coverage effective date will be the day after coverage under the spouse's employer ends.

in this issue

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- Health Fairs & Clinics
- Money Tips
- UHC Plan Changes
- Spousal Coverage Program
- Prescription Drug Changes
- Special Offers
- Nondiscrimination Notice

The **non-active classification** refers to the following classes of individuals:

- ⇒ Retired members
- ⇒ Retired self-employed members
- ⇒ Non-pension members
- ⇒ Disabled members
- ⇒ Surviving spouses

Additional Plan Changes continued on page 4

WHAT'S MY STORY?



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BRENT



DAVE



JAN



SCOTT



HEALTH FAIRS

why wellbeing in 2017

WHAT'S YOUR STORY?

Wellbeing impacts you from every area of your life.

There are many more factors that affect your health beyond what you may think actually contribute to your level of health. Obviously diet and exercise play a critical role, but if you are unhealthy in other areas of your life, these areas can and will affect your overall wellbeing. The areas of wellbeing we focus on include:

- ✓ **Career Wellbeing** is defined by how you occupy your time or how much you like what you do every day.
- ✓ **Social Wellbeing** is about having strong relationships and love in your life.
- ✓ **Financial Wellbeing** is the effective management of your personal finances.
- ✓ **Physical Wellbeing** is about having good health and enough energy to get things done on a daily basis.
- ✓ **Community Wellbeing** considers your sense of engagement in the area in which you live.

Our 2017 health fairs have been designed to help you achieve better health for you and your family with vendors from every area of wellbeing.

Health Fairs

Kansas City

St. Louis

What to expect at our health fairs:

- Biometric Screenings & Health Risk Assessments (HRA) (measurements taken, blood work performed to help you identify possible health issues at an early stage), ages 18 and up. *You must fast for at least 8 hours prior to your blood draw. Water and black coffee are OK.*
- Free hearing testing available, courtesy of the Center for Hearing & Speech.
- Flu shots (help prevent yourself from the flu virus for the coming flu season), ages 9 and up; Preservative-Free flu shots available upon request.
- Mammogram van available for screenings for women ages 40 years or older. Kansas City area women call DIC-KC, 816.444.9989, to schedule your appointment. St. Louis area call Siteman Cancer Center at 800.600.3606.
- Community food drive; Bring in 10 non-perishable food items or monetary donation of \$5 or more and receive a Health Fair travel mug.
- Vendors with information to share about all five areas of wellbeing
- Activities for the whole family including bounce houses, face painting, balloon animals, pet rescue and more!

Have you checked out their stories on www.carpdc.org/healthfairs? If not, check them out!

Just making the smallest, healthier option for change can make all the difference.

Mini-Health Fairs

Wood River Washington Festus Wentzville

What to expect at our mini-health fairs:

- Biometric Screenings & Health Risk Assessments (HRA), ages 18 and up. *You must fast for at least 8 hours prior to your blood draw. Water and black coffee are OK.*
- Free hearing testing available, courtesy of the Center for Hearing & Speech.
- Flu shots, ages 9 and up; Preservative-Free flu shots available upon request.
- Mammogram screenings for women ages 40 years or older at the Washington event ONLY. Call Siteman Cancer Center to schedule at 800.600.3606.
- Community food drive; Bring in 10 non-perishable food items or monetary donation of \$5 or more and receive a Health Fair travel mug.
- Chiropractors and Financial representatives with information to share about all physical and financial wellbeing

Health Clinics

Jefferson City Cape Girardeau Springfield Freeburg

What to expect at our mini-health fairs:

- Biometric Screenings & Health Risk Assessments (HRA), ages 18 and up. *Springfield only: You must fast for at least 8 hours prior to your blood draw. Water and black coffee are OK.*
- Free hearing testing available at select events, courtesy of the Center for Hearing & Speech: Jefferson City & Freeburg only. *Hearing testing will alternate years at each event.*
- Flu shots, ages 9 and up; Preservative-Free flu shots available upon request.
- Community food drive: Springfield & Jefferson City only; Bring in 10 non-perishable food items or monetary donation of \$5 or more and receive a Health Fair travel mug.

Our health fairs and clinics could not be possible without the help of our sponsors. A huge THANK YOU to our employers and business associates who invested in the wellbeing of our members this year.

For a complete list of specific activities at each event and a full list of this year's sponsors, please visit www.carpdc.org/healthfairs.



thank you! HEALTH FAIR SPONSORS

Platinum Sponsors \$2,500

Diplomat Specialty Pharmacy
Signature Medical Group
\$2,000 Sponsor

Healthy Solutions, Inc

Titanium Sponsors \$1,000

Beacon Technologies Group, Inc
Coventry/Aetna Health Care
Segal Consulting
TJ Wies Contracting, Inc

Gold Sponsors \$500

Allen Roofing & Siding
Fischer & Fritchel
Fixture Contracting Co, Inc

Icon

Keeley & Sons, Inc

Langeneckert Homes

Vee-Jay

Silver Sponsors \$250

Automatic Systems, Inc
Bach Construction, Inc
CVCS Foundation - Flatwork
Countryside Flooring America
D.E.L.L. Plaster & Drywall Constr
GH Voss Co

Habco Electrical Contractors

Laramie Drywall Co, Inc

McKelvey Homes

Mercy

VSP

Bronze Sponsors \$100

Becker Construction
C&D Interiors, LLC
Calhoun Construction
Compton Roofing, Inc
DePew & Owen Builders, Inc

Holland

Korte

Liese Lumber Co

MetLife

Middendorf & Reuss Constr, Inc

Nationwide Retail Services, Inc

Pinnacle Contracting, Inc

R. G. Ross

Tony Prince Flooring

Yahl Contracting, Inc

REMINDER
active members
spousal **coverage**

Carpenters' Health & Welfare requires the spouse of an active member covered under the Plan who works at least 30 hours per week to enroll in health coverage offered by his/her employer.

All spouses who do not have other primary insurance are required to complete a **Spousal Coverage Verification Form** annually. Forms will be mailed in September to all applicable spouses.

Prescription Drug Changes

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



EFFECTIVE JANUARY 1, 2018 CONTINUED

Non-Active Classification: Retired Members

The requirements for participation in the non-active classification as a retired member have been updated and are outlined below. To be eligible for the non-active class as a retired member, members must:

- have previously had coverage as an active member or dependent;
- enroll in non-active classification within 63 days* of retirement effective date, date of termination under the Outside Plan, or the date the member qualifies as a retired, self-employed member or non-pension member;
- have earned at least 120 months of coverage (10 years) under the Plan with 36 of these months earned in the five years preceding retirement;
- provide proof of pension, proof of disability or, in cases of self-employed non-pension, must be at least age 55 and provide written notice of no longer working;
- not have a gap in coverage. Once a member leaves coverage in the non-active classification, reinstatement is not an option for health coverage. Dependents may have a gap in coverage provided the member remains in the Plan.

**Members who do not enroll in coverage as a retiree within 63 days as outlined above cannot enroll at a later date.*

A member who leaves the bargaining unit to work as a superintendent for a contributing employer must have at least 10 years of coverage under the Plan to be eligible for coverage as a retired member.

Dependents may have a gap in retired member coverage provided:

- the member remains in the non-active classification,
- proof of other coverage through spouse's employer is supplied, and
- the spouse re-enrolls within 63 days of losing other coverage or re-enrollment occurs.

Active Classification: Special Participation Eligibility

The eligibility classification of Special Participation Eligibility has been modified and now includes the following guidelines.

1. Eligibility is based on credit hours as in the case of Outside eligibility, contributions paid by the CRC at the same hourly rate as the rate for members under the active classification in the Platinum Plan.
2. Members of this Special Participation group and their eligible dependents are entitled to the same benefits and eligibility and non-active eligibility options as members under the active classification in the Platinum Plan.
3. Non-Bargained Union Employees are now included under the Special Participation Eligibility, active classification.
4. Coverage for members under the Special Participation group will end on the last day of the month in which the member terminates employment for any reason other than retirement or disability.

ADJUSTING YOUR BUDGET

money tips

Setting the same budget for yourself every month won't cut it. You need to be flexible and adjust your budget based on your needs each and every month because a one-size-fits-all will just not work.

Want to save more money? Cut the cable.

Cable isn't the only way to watch TV anymore. Not by half.

If you're trying to pay down debts or save up some cash, it may finally be time to cut the cord. Make the switch even easier with these cost-effective alternatives to cable. Chances are you won't even miss it.

There are a ton of great solutions that give you lots of options for a fraction of the cost. Online network channels, Hulu, Netflix, Amazon Prime, Sling TV and HBO Now are all great free or low-cost alternatives. And if you really want to cut back, all it takes is an HDTV antenna.

Retirement savings comes before college funding.

One of the most difficult issues you might face with your money is how to prioritize college savings and retirement.

You need to make retirement a priority over college savings for one very good reason. You'll depend on your retirement savings to live, eat, and pay for shelter—the basics. If you're not working, that money is your only source of income.

Saving for college is extremely important, but it's a luxury. Your child will have other ways to pay—scholarships, grants, part-time jobs. Pay for your child's college if you can, but remember that it's not as important as retirement.

Get to a place financially where you can start putting 15% of your income toward retirement first, then begin working on an ESA or 529 for your kids' college. Remember: College is a luxury. Food and shelter during retirement are necessities.

4 Signs Your Budget Needs a Fresh Start

It's time to get your budget working for you again. Here are four signs you need to restart your financial engine.

- 1. Withdrawing cash before you budget:** Don't do it. Without a plan, your cash will pull a disappearing act. So before the month begins, write out your budget on paper, on purpose. If you wait, it won't get done.
- 2. Forgetting about annual expenses:** Dentist visits, pet shots, car insurance, birthdays—these annual expenses can leave you dipping into your emergency fund if you're not careful.
- 3. Spending too much in one category:** Straighten out your spending by giving each category a specific percentage. And make sure your entire budget equals 100%. No matter what!
- 4. Using the same budget every month:** Because there's no such thing as "the perfect month," a one-size-fits-all budget won't cut it. You have to make a new budget every single month. Reevaluate your budget and fix the areas that aren't working. It's never too late for a fresh start.

Source: Dave Ramsey, SmartDollar Plan

wellbeing
financial



Benefits Paid 2017

Health & Welfare

May - July 2017

May - July 17 \$ 39,847,252.03

Pension

May - July 2017

So IL & St. Louis	\$ 42,386,768.43
Kansas City	\$ 18,384,365.65
KS Blding Trades	\$ 3,854,680.01

physical well-being

WHAT DOES IT MEAN TO BE WELL?

How would your life be different if...you were conscious about the food you ate, the people you surround yourself with, and the media you watch, listen to, or read? Let today be the day...You pay attention to what you feed your mind, your body, and your life. Create a nourishing environment conducive to your growth and well-being today.

--Steve Maraboli
The Power of One



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

- Mail the form(s) to:

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

UHC CHANGES plan benefits & How They Affect You



MEDICARE MEMBERS:

UnitedHealthCare (UHC) and Carpenters' Plan have approved changes to the Carpenters' Group Medicare Advantage (PPO) Plan effective January 2018. Carpenters' Group Medicare Advantage Plan is administered by UHC. **UHC's Annual Notice of Change 2018** will be mailed to retirees by UHC in December 2017. A brief summary of these changes are outlined below.

EFFECTIVE JANUARY 1, 2018

New Rates, Copays and Out-of-Pocket Max

New rates are included below.

New copays will be introduced for Emergency Room (ER), Urgent Care and Specialist visits. An annual out-of-pocket maximum of \$500 will apply, which means that the maximum a participant will pay for any of these services is \$500 per calendar year.

Coverage	Rate/Mo
Medical & Rx	\$300
with Dental	\$325

Visit	Copay
ER*	\$75
Urgent Care*	\$25
Specialist	\$5

*copay waived if admitted within 24 hours

UHC will be at the Kansas City and St. Louis Health Fairs to answer any benefit questions you may have. In addition, Telephone Town Hall meetings will be held by UHC beginning in late October. Retirees, watch your mail for more information from UHC on these events.

PRESCRIPTION approved **plan changes**

Each quarter, 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 for coverage or exclusions under the Plan for certain drugs. The following list is their recommendations which were approved by the Board of Trustees **effective May 1, 2017**:

- ✓ **Advair** - Not Covered
- ✓ **Airduo RespliClick** - Covered with Prior Authorization, ages 12+
- ✓ **Austedo** - Covered with Prior Authorization
- ✓ **Dupixent** - Covered with Prior Authorization
- ✓ **Ingrezza** - Covered with Prior Authorization
- ✓ **Neudexta** - Not Covered
- ✓ **Noctiva Nasal Spray** - Not Covered
- ✓ **Roxybond** - Not Covered
- ✓ **Symproic** - Not Covered
- ✓ **Siliq** - Not Covered
- ✓ **Xadago** - Covered with verification required that usage is not monotherapy, beginning dose limited to 50 mg, one per day, limited to 30 days



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 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

Visit *Member Discounts* on 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 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 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

Important Health & Welfare Plan changes and Health Fair information inside