



the **carpenters** **builder**news

Providing benefit news to members and dependents covered under the
St. Louis - Kansas City Carpenters Regional Health, Pension & Vacation Plans

enhancing members' lives

NEW **BENEFIT PROGRAMS** launched April 1

HEALTHCARE **BLUEBOOK**

Healthcare Bluebook helps you save money on healthcare by empowering you with simple, clear price information so you can find the best value.

Prices among healthcare facilities can vary by up to 500% depending on where you go. You can find high quality and Fair Price™ (green) facilities and literally save thousands of dollars by choosing a different facility for common services such as imaging, diagnostic procedures, outpatient surgery, and more.

Throughout the month of April, there will be an incentive for participation in Healthcare Bluebook's Guided Tour online. Take the Guided Tour on the Healthcare Bluebook website and you will be automatically enrolled in a raffle to win one (1) of four (4) Visa Gift Cards for \$250.

To access Healthcare Bluebook:

Go to healthcarebluebook.com/cc/CARPDC and participate in the Guided Tour to earn a chance to win a \$250 Visa gift card;

Download the app using
Company Code CARPDC;



Or call (800) 341-0504



TELADOC

When you're sick, the last thing you want is a long wait in an expensive and germ-filled urgent care center or ER. With Teladoc, you can talk with a licensed doctor 24/7 by phone or video for cold, flu, allergies, rash and more.

Visit MyDrConsult.com;
Or call
(800) DOC-CONSULT

IHD

Innovative Healthcare Delivery (IHD) will provide Carpenters' new Transition Care and Care Assist programs, for when you or a covered family member is discharged from the hospital or following an outpatient surgical procedure.

IHD will contact members who qualify for services, available at no cost to you.

NEW **DEPENDENT VERIFICATION AUDIT** documentation required by May 23

SECOVA'S **DEPENDENT AUDIT**

In order to save you and the Plan money, the St. Louis - Kansas City Carpenters Regional Health Plan is conducting an audit of our dependent spouses and children who are currently covered under the Plan. Secova, a third party firm, will validate dependents listed as family members under our Plan.

Secova will mail verification packets mid-April, including detailed instructions on how to submit documents for the audit. Members will be asked to provide documentation that proves dependent relationship no later than **May 23, 2019**. Do not submit documents to the Benefit Office. All documents should be sent to Secova **after** you receive your packet.

For more information regarding the dependent audit, visit carpdc.org/dependentaudit. For questions, call Secova *after April 16* at (877) 692-9165.

Visit carpdc.org for more information.
See Page 3 for **Tele-Townhall** details.

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VACATION REDEMPTION

BENEFITS AVAILABLE FOR REDEMPTION
MAY 23, 12:01 AM

If you earned Vacation Benefits in the 2019 Plan Year ending April 30, 2019, you are eligible to authorize your benefits as early as 12:01 am on Thursday, May 23, with payments scheduled to begin on June 1. **Vacation Benefit statements will not be available prior to May 23.**

New Users

If you don't have a personal carpcdc.org account, you will need to create one in order to redeem your benefits online. To register, go to carpcdc.org then select **Register**. Follow the prompts to set up your new account. Should you have trouble setting up your account and need assistance, please call our office prior to the week of May 23. Call volume increases substantially and there could be a longer wait time after May 23. Once your account has been set up, you are ready to redeem your Vacation Benefits on or after May 23.

Returning Carpcdc Users

Has it been awhile since you've logged in on carpcdc.org? It's good to test your login and password prior to redemption. If you've forgotten your username or password, please click on the Menu icon in the top right corner of the carpcdc.org home page, then select **Forgot username/password**.

If you experience issues while setting up your carpcdc account or when logging in to redeem your Vacation Benefits, please call the Vacation Office at (314) 644-4802 or toll free (877) 232-3863, **Option 5**, Monday - Friday, 7 am - 4:30 pm.

Please expect longer hold times beginning May 23 and the days to follow. We appreciate your patience.

Receiving Your Redemption

For all Vacation Benefits authorized prior to May 29, initial payments are scheduled to begin on Thursday, May 30. After May 30 and before Friday, June 14, direct deposits will be made within 3 - 5 days from the date of redemption. After June 13, direct deposits may take up to 7 - 10 days. For mailed checks, please allow 7-10 working days to receive your check.

BENEFITS PAID 2019

HEALTH & WELFARE

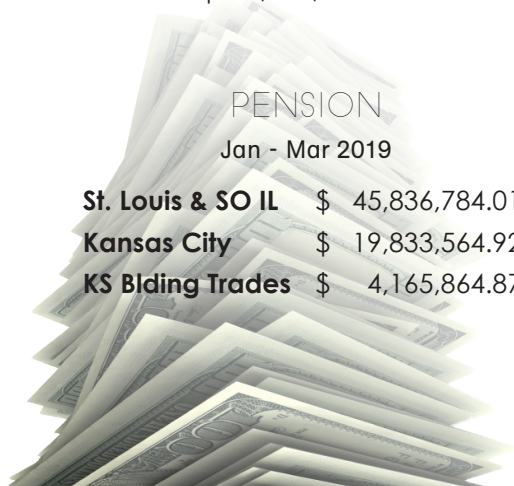
Jan - Mar 2019

\$ 44,360,716.96

PENSION

Jan - Mar 2019

St. Louis & SO IL	\$ 45,836,784.01
Kansas City	\$ 19,833,564.92
KS Bldg Trades	\$ 4,165,864.87



PLAN AMENDMENTS

Dependent Coverage Revised

An amendment to dependent coverage under Carpenters Health Plan was recently approved by the Board of Trustees. This change will be implemented immediately for dependents of newly eligible members and moving forward for currently eligible dependents. These changes are outlined below.

STEPCHILD COVERAGE

If health coverage in another health plan is available to either natural parent through employment, a stepchild is required to enroll under a natural parent's plan. **The stepchild's coverage under Carpenters Health Plan will be secondary to the natural parent's plan.**

Members with stepchildren currently covered under Carpenters Health Plan must ensure that their stepchildren are enrolled under one of the child's natural parent's employer-sponsored health plans during the natural parent's next open enrollment period.

ADULT-CHILD COVERAGE

Dependent children are eligible for coverage under Carpenters Health Plan until the last day of the calendar month in which the child's 26th birthday occurs.

After the age of 18, if the dependent child has other coverage available through employment or spouse's employment, **the adult child will be eligible for secondary coverage under the Plan only while enrolled in the other plan.**

Adult children who have access to other health insurance upon Open Enrollment must enroll in the other plan upon Open Enrollment.

As defined under the Health Plan, a **stepchild** refers to the natural child of a member's spouse, where the member is not the natural parent.

An **adult child dependent** is a dependent child between the ages of 18 and 26 who is eligible for coverage under the Plan.

HEALTH FAIRS 2019

Kansas City Sept 21, 2019

St. Louis Sept 28, 2019

In 2019, there will be **TWO** health fairs. All members interested in participating in biometric screenings remotely are invited and encouraged to do so. Further details will be announced this summer.



TELETOWNHALL

Want to learn more about Healthcare Bluebook, Teladoc, Secova's Dependent Audit and the Wellness Center in one telephone townhall meeting? Get all your questions answered in one call.

Date: Monday, April 29

Time: 7-8 pm

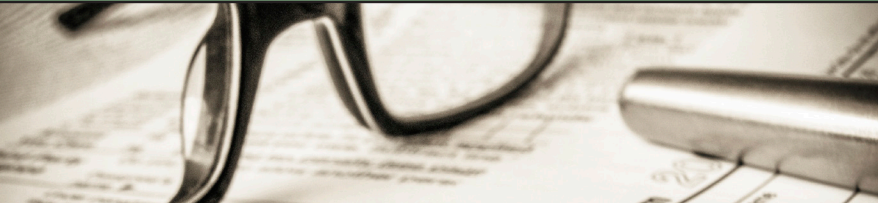
Where: By phone, we'll call you!

wellbeing
physical



CARPENTERS #progress WELLNESS CENTER

Opening
Summer 2019
@1403 Hampton Ave



REMINDER FINANCIAL ADVISORS ARE AVAILABLE

Each month, Financial advisors from various banking institutions, including First Bank, BMO Bank and Commerce Bank are available to meet with members by phone on the **second Wednesday of each month** for a **free 30-minute consultation**.

Financial advisors are committed to answering your questions during your free consultation. **Call Carpenters' Benefit Plans office at 314.269.5564 to schedule an appointment** with a Financial Advisor.

***Financial advisor disclaimer:** The financial advisors are not to sell but to offer helpful advice. If a member would like to work with the advisor outside of the initial consultation, it must be at the member's request. Advisors are not permitted to solicit for services during the 30-minute consult. Member contact information may not be retained for the advisor to contact at a later date, unless by request of the member.*



smartdollar

Source: Dave Ramsey, SmartDollar Plan

For more articles like this one, check out the SmartDollar blog: blog.smartdollar.com

Why A *Fully Funded* EMERGENCY FUND *Matters*

And Why \$1,000 In Savings Just Isn't Enough.

When you're first starting out to get to a healthy place with your money, small wins are essential to your success. That's why saving up a starter emergency fund of \$1,000 as fast as possible is so important. For many people, knocking out Baby Step One is the first time they've ever seen a four-digit bank balance.

Next comes the series of small wins you feel as you knock your debts out from smallest to largest using the Debt Snowball method. Reaching a place where you're debt-free is an awesome feeling. For many, finishing Baby Step Two, gives individuals a sense that they've turned a major corner in their journey to financial health.

But at that point, your emergency fund needs more attention. The reality is emergencies really do happen. And when they strike, the absolute last thing you want to do is go back into debt to pay for them. After all, you worked way too hard on your Debt Snowball to start borrowing your way through life again.

How Big Does the Full Emergency Fund Need to Be?

You'll want to save up three to six months' worth of living expenses. Living expenses include basics like rent or mortgage, household utilities, vehicles and gas, and food. Here are a few factors that could make a six-month fund a better choice for you:

- ♦ If you pay the bills through seasonal employment, straight commission work or you're self-employed, you're likely to face more financial dry spells than salaried workers do.
- ♦ If you're a one-income household, a job loss would mean a 100% cut in income, and you're going to need every penny in your emergency fund.
- ♦ Frequent medical problems or chronic health issues make a six-month fund a great idea.

Baby Step *One*: Save \$1,000 in a starter emergency fund.

Baby Step *Two*: Pay off all debts, excluding your house, from smallest to largest (Debt Snowball Method).

Baby Step *Three*: Save 3-6 months of expenses in savings.

Baby Step *Four*: Invest 15% of your income for retirement.

Baby Step *Five*: College funding.

Baby Step *Six*: Pay off your home early.

Visit [Member](#) → [MYCARPDC](#) → [Discounts on www.carpdc.org](#) for more details on Member Discounts



GENESIS HEALTH CLUBS:
KANSAS & KANSAS CITY, MO

Members of the St. Louis - Kansas City CRC can join Genesis Health Clubs for **\$499 (per person)** plus tax for one year. An initial payment to the Carpenters Regional Council (CRC) of \$200 is required upon completion of the Genesis Health Clubs Enrollment Form for membership activation, then a monthly auto draft is set up directly with Genesis to continue your membership.

In order to receive this discount, contact Carpenters' Benefit Plans:

Phone: (314) 269-5570

Toll-free: (877) 232.3863, ext. 5570

Email: eperez@carpdc.org



The Gateway Region Y has 24 locations throughout the MO/IL bi-state region.

Visit www.carpdc.org/Member/Discounts for the map of locations.

"Try the Y!" Carpenters' members may Try the Y at any of the 24 Gateway Region YMCAs for two weeks, up to two times per year, at no cost.

Twice annually, the YMCA offers a free joining period for our members. The next free joining period will be **October 2019**. During this time members will receive **100% off the joining fee and 100% off the first full month's draft**.

Use Company Code 11004 to take advantage of this special offer and mention the **St. Louis - Kansas City Carpenters Regional Council**.



SNAP FITNESS SULLIVAN, MO

Members of the St. Louis - Kansas City CRC can join Snap Fitness in Sullivan, MO at a reduced rate of 10% off the membership option of your choice.

In order to receive this discount, simply mention the STL-KC CRC upon inquiry or joining.

Snap Sullivan's Phone: (573) 468-5656

Email: sullivanmo@snapfitness.com

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 January 1, 2019**:



✓ Antihistamine Drugs

- ♦ **carbinoxamine maleate generic** Not Covered
- ♦ **brand formulation Ryvent** Not Covered

✓ Anti-Infective Drugs

- ♦ **Aemcolo (rifamycin)** Not Covered
- ♦ **Tolsura (itraconazole)** Not Covered

✓ Central Nervous System Drugs

- ♦ **Firdapse (amifampridine)** Covered with Prior Authorization
- ♦ **Inbrija (levodopa)** Not Covered
- ♦ **Motegrity (prucalopride)** Not Covered
- ♦ **Sympazan (clobazam)** Not Covered
- ♦ **Tosymra (sumatriptan)** Not Covered

✓ Dermatology Drugs

- ♦ **Bryhali (halobetasol)** Not Covered

✓ Endocrine-Metabolic Drugs

- ♦ **Bijuva (estradiol/progesterone)** Not Covered
- ♦ **Rayos (prednisone extended release)** Not Covered

✓ Oncology Drugs

- ♦ **Daurismo (glasdegib)** Covered with Prior Authorization
- ♦ **Xospata (giltertinib)** Covered with Prior Authorization
- ♦ **Lorbrena (lorlatinib)** Covered with Prior Authorization
- ♦ **Vitakvi (larotrectinib)** Covered with Prior Authorization

✓ Pulmonary Drugs

- ♦ **Yupelri (revefenacin)** Not Covered

Please note: Most drugs **Not Covered** are not covered since similar drugs previously approved and proven effective for treatment are currently available under the the Plan.

managing your **BRAIN HEALTH**

reprinted with permission // Dr. Mark Hyman, MD

Systemic inflammation is an underlying cause of chronic disease. From cardiovascular disease to autoimmunity, cancer, diabetes, and more, inflammation creates an imbalanced immune response, preceding many other problems.

That's why many brain symptoms—like brain fog, anxiety, memory loss—can actually be caused by a dysfunction in the immune system. The good news is this can be reversed.

It's important to note that inflammation, in general, is a natural part of life. It actually serves a beneficial role—to protect us and help us heal—but when inflammatory pathways are constantly activated we start to see disease. Neuroinflammation [brain inflammation] is the result of immune activation in the brain; chronic neuroinflammation may be linked to disorders like Alzheimer's, multiple sclerosis, and even ADD.

So what causes dysfunction in the immune system? How can we protect our brains and body from resulting inflammation and the health problems that follow?

The foods we eat, the toxins we are exposed to, our stress levels and our genetics are just some aspects that affect brain health and inflammation. YOU have the power to heal, and learning about your body and the new therapies available is an essential first step.

Want to learn more? Visit www.brokenbrain.com.



discounts

member



VS



CARPENTERS DAY AT THE BALLPARK

September 2. 1:15 pm

Cards vs. San Francisco Giants

Visit **Member** → **MYCARPDC** → **Discounts** on www.carpdc.org for game day details and to purchase your discount tickets.

**Carpenters' Day at the K game day information not yet available...stay tuned.*

NOTICE

carpenters' health & welfare

STATEMENT OF NONDISCRIMINATION

The St. Louis - Kansas City Carpenters Regional Health Plan (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 may be found at 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.



carpenters'

benefit plans

HEALTH & RETIREMENT SERVICES

1419 Hampton Ave
St Louis, MO 63139

Address Service Requested

MUST READ INFORMATION INSIDE

NEW BENEFIT PROGRAMS

launched April 1



MANDATORY DEPENDENT AUDIT

response due May 23

