

Volume 7 | Issue 1 | January 2019
 www.carpdc.org/BenefitServices
 p 314.644.4802 | toll-free 877.232.3863

CARPENTERS WELLNESS CENTER

SUMMER 2019

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It's **YOUR HEALTH**

Carpenters Wellness Center will offer a wide range of services to meet members' health care needs with NO copay and NO deductibles.

WHY?

Interface Construction broke ground on the Carpenters new Wellness Center on the St. Louis Hampton campus this November, with the center expected to open its doors to covered members and their families Summer 2019.

With urgent care centers and physicians offices around every corner, why has Carpenters Regional Council chosen to make this kind of investment in the health of our members?

Onsite wellness centers have been found to be of great value in healthcare. It reverses the typical patient-physician relationship: Instead of 30 minutes in the waiting room and 10 minutes with the physician, less time will ultimately be spent in the waiting room and more time with the physician for personalized, one-on-one care. More specifically, Carpenters has identified specific ways in which the wellness center will positively impact our members and our Plan.

#1 Personalizing Primary Care Services.

We know that primary care physicians are harder to find and their services do not often provide the personal, high quality care members need. Our center will be

...continued on page 2



Photo timestamp 12/14/2018, 2 pm

...continued from page 1

WELLNESS CENTER SERVICES include

Primary Care Services (Age 2 and up)

Annual, School & Sport Physicals

Acute Care & Sick Visits

Chiropractic Care

Drug Testing

Holistic Pain Management

Lab Services

Mental Health & Substance Abuse
Counseling

Occupational Injury Assessment &
Treatment

Patient Education | Pharmacy

Physical Therapy

Preventive Care

Rotating Specialists in
Dermatology, Audiology,
Orthopedic & Podiatry

Vaccinations & Immunizations

Video or Virtual Visits

Vision Care Services

Wellness Training | X-Ray

available for our membership only, thus allowing more time for our wellness center physicians. The care our wellness center will provide will be personal, one-on-one and more than just a quick fix for your healthcare needs.

#2 Reducing Healthcare Costs.

Urgent care and emergency care services are driving up costs in the Carpenters Health Plan. We have discovered members are often using these facilities for services that are not necessarily urgent or an emergency. Both members and the Plan incur unnecessarily high costs when this happens. The wellness center is a better way to get the care members need at a lower cost to both the member and the Plan.

#3 Guaranteeing High Quality Care.

Members often have difficulty finding high quality services. Cerner works to create a positive experience by empowering physicians to provide high quality care and to manage patients' lifelong health.

#4 Eliminating Out-of-pocket Costs.

Members incur an out-of-pocket cost while using any facility, even In-Network facilities, which often results in a barrier to access the care they need. The new wellness center will be available at no cost to covered members for most services provided.

#5 Utilizing Best-Outcome Specialist Care.

Carpenters Wellness Center will be able to provide a broad range of very personalized care services with improved quality and lower cost to both you and the Plan. Primary physicians will work with specialized physicians to ensure members are receiving the best care possible.

While we understand the Carpenters St. Louis Wellness Center cannot reach all of our members, it is simply the first wellness center for our membership. Discussions have already begun to expand to Kansas City. Future centers around the Carpenters Regional Council are under consideration in key geographic areas where more members can be served.

For a full scope of services, please visit our website: <https://bit.ly/2Eo6tRk>

approved **benefits** LAUNCHING 2019

New healthcare benefit programs launching in 2019 will help you manage your healthcare more effectively and save money in the process.

Healthcare Blue Book

Provider charges for healthcare vary widely, even within networks. This is where the Healthcare Blue Book program can help. **Healthcare Bluebook is an online tool that lets members find the best prices for necessary healthcare services.** Members can shop to get the most affordable care available in their area, from the best providers.

How does it work?

- ✓ Search for services by using the drop-down menu or by searching for key terms.
- ✓ Learn about the Fair Price that should be paid in any given area and how much money can be saved by making cost-effective choices.
- ✓ Compare costs for specific providers.

Healthcare Blue Book will be available by logging in to a member portal online, as well as by iPhone® and Android® apps available for download.

Teledoc

Reach a doctor 24/7. **Teladoc is the on-demand healthcare solution that gives members 24-hour access to necessary medical care when it's needed.** Members can talk to a doctor anytime, anywhere, about non-emergent medical conditions.

Teladoc saves time and money with no copay for services, offers a quicker recovery from illness, convenient prescriptions, choice of consultation method and peace of mind. With Teladoc, a doctor can be reached 24/7/365 by phone, online video or mobile app. Use Teladoc for medical advice and care when:

- ✓ Member's primary care doctor is not open.
- ✓ Members are unable to see a doctor, due to work, travel or schedule.
- ✓ A prescription or refill is necessary.*

**Please note, there is no guarantee you will be prescribed medication.*

Common conditions treated:

Allergies	Headaches/migraines	Sinus infection
Bronchitis	Eye/ear infection	Stomach/diarrhea
Cold/flu	Rash/skin infection	Urinary tract

Members will be able to use Teladoc anywhere there is Internet access.

Innovative Healthcare Delivery (IHD)

IHD will assist members transitioning from a hospital facility to home care, offering care before, during and after in- or outpatient procedures. This care includes a non-clinical approach to ensure medications are filled, picked up and taken as prescribed; reduces barriers to care and educates patients on their benefits. IHD offers consistent patient care to support the best recovery with the least complications.

health & welfare

Want more information on these cost-savings programs now?



Healthcare Bluebook

Healthcare Blue Book video links

Shop Cost Quality & Rewards

<http://www.screencast.com/t/LEVczsPj5>

Shopping Cost & Rewards End User

<http://www.screencast.com/t/pHrDOfeeb>



Teledoc video link

<https://binged.it/2rHFJ6D>

TELADOC

IHD video link

innovative
Healthcare Delivery

<https://vimeo.com/201060577/513bde6339>

Watch for more detailed information in the coming months on how to take advantage of these cost-saving benefits.



NEW DIRECT PROVIDER CONTRACT

Non-Surgical TMJ Treatment Provider

Dr. Farhad Moshiri
Dr. Mazyar Moshiri
Dr. Shuka Moshiri
Moshiri Orthodontics
777 S New Ballas Rd, #116e
St. Louis, MO 63141

Dr. Fahrhad Moshiri is considered an expert in diagnosis and treatment of Temporomandibular Joint Dysfunction. He has treated thousands of patients with jaw pain in over 30 years. Dr. Fahrhad Moshiri and his two associates follow the same treatment protocol in treating TMJ patients.

Dr. Moshiri's office and the Carpenters' Plan have signed an agreement to allow for treatment of TMJ under the medical plan at the In-Network level of benefits.

Please contact Carpenters Benefit Plans for more information regarding In-Network benefits. For more information regarding Dr. Moshiri's practice, please visit his website.

<https://www.smilesaintlouis.com/treatments/tmj-dysfunction-therapy/>

pharmacy **2019** benefits

Prescription Drug Coverage & Exclusions

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 January 1, 2019:**

✓ Anti-Infective Drugs

- ◆ Arikayce (amikacin) Covered
- ◆ Lymepak (doxycycline) Not Covered
- ◆ Seysara (sarecycline) Not Covered
- ◆ Xofluza (baloxavir marboxil) Not Covered

✓ Biological - Immunological Drugs

- ◆ Tavalisse (fostamatinib) Covered with Prior Authorization
- ◆ Doptelet (avatrombopag) Covered
- ◆ Olumiant (baricitinib) Covered

✓ Cardiovascular Drugs

- ◆ Lokelma (sodium zirconium cyclosilicate) Not Covered

✓ Central Nervous System Drugs

- ◆ Cassipa (buprenorphine 16mg/naloxone 4mg) Not Covered
- ◆ Diacomit (stiripentol) Covered
- ◆ Epidiolex (cannabidiol) Covered with Prior Authorization
- ◆ Journay PM Covered with Prior Auth over age 18; Non-Preferred for age 18 or younger
- ◆ Lucemyra (lofexidine) Not Covered
- ◆ Nuplazid (pimavanserin) Not Covered
- ◆ Tigelutik (riluzole) Not Covered

✓ Dermatological Drugs

- ◆ Altreno (tretinoin) Not Covered
- ◆ Qbrexza (glycopyrronium) Not Covered

✓ Endocrine & Metabolic Drugs

- ◆ Galafold (migalstat) Covered with Prior Authorization
- ◆ Imvexxy (estradiol vaginal inserts) Not Covered
- ◆ Nocurna (desmopressin) Not Covered
- ◆ Orlistat (orlistat) Covered
- ◆ Palynziq (pegvaliase-pqpz) Covered with Prior Authorization
- ◆ Uloric (febuxostat) Covered with Prior Authorization; Cover Step Therapy
- ◆ Xyosted (testosterone enanthate) Not Covered



✓ Hepatitis C Drugs

- ♦ *various* Covered with Prior Authorization;
Cover Step Therapy

✓ Hemotological Drugs

- ♦ Takhzyro (lanadelumab-flyo) Covered with Prior Authorization

✓ Oncology Drugs

- ♦ Braftovi (encorafenib) / Mektoï (binimetinib) Covered with Prior Authorization
- ♦ Copiktra (duvelisib) Covered with Prior Authorization
- ♦ Tibsovo (ivosidenib) Covered with Prior Authorization
- ♦ Vizimpro (dacomitinib) Covered with Prior Authorization
- ♦ Yonsa (abiraterone) Not Covered

✓ Ophthalmic Drugs

- ♦ Cequa (cyclosporine) Not Covered
- ♦ Inveltys (loteprednol etabonate) Not Covered
- ♦ Oxervate (cenegermin-bkbj) Covered
- ♦ Xelpros (latanoprost) Not Covered
- ♦ Lucemyra (lofexidine) Not Covered
- ♦ Nuplazid (pimavanserin) Not Covered
- ♦ Tigrutik (riluzole) Not Covered



Where did you go?

Life is busy and so are you.
Don't forget to tell us how to reach you!

If you have moved, permanently or just temporarily, or if you've updated your phone number recently, our office needs to know.

Call Member Services to review and update your information before our year-end tax documents are mailed in January.

STL 314.644.4802 | KC 816.841.7136

Toll-Free 877.232.3863



For purposes of this benefit,

disabled



means that you are prevented from engaging in gainful employment due solely to sickness or injury...

In addition:

- ✓ You must be under the direct care and attendance of a Physician, who certifies that the Member is disabled as defined above and states an expected return to work date.
- ✓ The treating physician must notify the Plan of any changes to the expected return to work date. In addition, the provider may be required to submit documentation for support of continued disability determinations at any time upon the Plan's request.
- ✓ For disability caused by an accident, you must provide the Plan with complete details of time, place and circumstances of the accident.

Short-Term Disability Benefits

Did you know that the Carpenters Health Plan provides a short-term benefit to help members in the active classification who are unable to work during periods of disability? If you have a non-work-related injury or illness and become disabled while covered under the Plan's active classification, you are eligible to take advantage of these benefits.

The short-term disability benefit pays \$300 per week for up to 26 weeks, and begins as follows:

In case of	Benefits begin
Disability due to an accident, hospital confinement or outpatient surgery	First day of disability
Disability due to sickness, not involving hospital confinement or outpatient surgery	Eighth day after onset of disability

Members filing for short-term disability have up to one year from the date of accident or injury to file for this benefit. For more details, please visit:

www.carpdc.org/HealthAndWelfare/ScheduleOfBenefits

To take advantage of these benefits, please contact Tammy in Carpenters' Claims Department at 314.269.5567.

Please note: This benefit is excluded from COBRA coverage.



Do you know your JOINT-PAIN benefits?

Signature Medical Group is **Carpenters' preferred provider** if you are living with back or joint pain.

Same Day Appointment Pledge

For pain in your knee, shoulder, hip, low back, neck, elbow, hand/wrist, or foot/ankle call Signature Medical Group's **Gerrie Herrmann at 314.973.4585** to take advantage of their same day appointment pledge.

Preferred Orthopedic Provider

Members will receive in-network benefits when they use Signature Medical Group providers, and in addition, **the Plan will rebate \$150** to a covered person who completes the entire course of treatment recommended by Signature (education, surgery and post-operative rehabilitation) for any of the following procedures: **total knee replacement, hip replacement, rotator cuff repair or carpal tunnel surgery.**

To take advantage of this \$150 rebate, contact Gerrie Herrmann with Signature Medical Group at 314.973.4585.

After Hours PAIN?

Signature Medical Group's **Orthopedics NOW!** is now available at the following locations:

Lees Summit & Overland Park

Kansas City Bone & Joint Clinic

3 pm - 8 pm

Orthopedics NOW! 913.652.6400

www.kcbj.com

St. Louis

Mid County Orthopaedic

Mon - Fri 5:30 pm - 8:30 pm

Sat 8:30 am - 2 pm

314.983.4750

Premier Care Orthopedic

Mon - Fri 5:30 - 8:30 pm

Sat 9 am - 1 pm

314.849.0311

www.AfterHoursOrtho.com

WALK-INS WELCOME

MEMBERS

FINANCIAL WELLNESS OPPORTUNITY

Now available to all members.

Carpenters' Financial Wellness Program launched during Carpenters' fall Health Fairs and is now available to all members each month. Financial advisors from various banking institutions, including First Bank, BMO Bank and Commerce Bank are available to meet with members 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. Members may **call Carpenters' Benefit Plans office at 314.269.5564 to schedule an appointment** with a Financial Advisor. Consultations are by phone, unless onsite is preferred and available (select locations). Inquiry must be made when setting up the consultation.

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.

financial wellbeing

Are you in control of your

finances?

If you don't decide what your **priorities** are in life, everyone else will decide for you.

There are times when you just have to say NO. **It takes willpower** to turn something or someone down, but if you want to take control of your life and finances, that's exactly what you have to do.

This could include making some **tough calls** and even cutting back on things you really care about in order to make it work. **But it's up to you to prioritize who and what are important to you.**

--Christy Wright,
Certified Business Coach



carpenters Benefits Paid 2018

Health & Welfare

Jan - Nov 2018

Platinum & Gold \$ 176,246,223.62

Pension

Jan - Dec 2018

St. Louis	\$ 178,732,940.46
Kansas City	\$ 76,150,971.09
KS Blding Trades	\$ 15,425,483.72



what the HEALTH?

Search beyond the diet. Dig past the food. Muddle your way through the exercise. Now what do you see? Likely shear and utter confusion.

PERFECT.

The Diet.

The word “diet” refers to:

1. the kinds of food that a person, animal, or community habitually eats; example: *Vegetarian diet*
2. a special course of food to which one restricts oneself, either to lose weight or for medical reasons;

The second definition is most often what you might think of when you think of a diet:

→ to restrict oneself to small amounts or special kinds of food in order to lose weight.

Diets are often the go-to when you’ve had enough, and you decide it’s finally time - again - to take charge of your health and lose weight. Maybe you set that New Year’s Resolution. A perfect pick is the newest diet that’s had success and jump in with two feet on January 1.

If this sounds all too familiar, then you’ve been down this road before. I would venture to say that the Resolution *diet* didn’t stick. Don’t worry, it wasn’t you. Life likely got in the way and that very strict-way-of-life just became too hard to maintain. Face it, you can only live on eggs, kale, salmon and veggies for so long without some kind of reprieve. So you slowly, or maybe not-so-slowly, revert back to what you know: your traditional, feel good way of eating.

The problem with *diets* is that they are too strict to stick for the long haul. They do not easily transform into something manageable for your busy lifestyle. Not allowing yourself the freedom to explore and fall off the wagon takes unbelievable willpower. For short term goals? Great! Wanting to living healthier longer? Let’s rethink that resolution.

The Food.

Food is what you eat. Right? Actually, let’s be more clear, so you may get an accurate picture of your own personal health...

Food is nourishment that allows our bodies to work, to grow and to complete necessary repair.

Today’s “food” is more like food-like substances, created in a lab or factory. It’s injected with flavor, dyes, sugar and

chemicals to ignite the feeling of euphoria in our brains - to taste amazing, encouraging continued purchase and promoting the highest grossing product sales possible. Let's not forget the side effects of these substances, which can include hyperactivity & ADHD, obesity, cancer and autoimmune disease. Truly this can't be food.

Food should be of plant or animal origin, containing essential nutrients for life. When we consume food substances that don't help us sustain life, we create inflammation, causing sickness, disease and obesity. Sure we can eat it, and these lab creations tell our brain these substances are good. But our bodies can tell the difference, much like your truck can tell the difference between unleaded and diesel fuel. Sputter, sputter.

The Exercise.

You likely can't see straight, there are so many possibilities for exercise programs. High Intensity Interval Training (HIIT) is not for everyone. Yoga may not be what gets you moving in the morning. The definition of exercise in your life should simply be about movement that your body enjoys but in a variety of ways to create resistance, increased heart rate and promote blood flow. Flashback to the time of living off the land, growing your own food, hunting animals for consumption. Do you think our ancestors even thought about HIIT or yoga? Using your body, moving your body in a variety of difficult ways - these are key to a healthy life.

You get to define what *exercise* looks like for you. While marathon training may be the best thing since gluten-free sliced bread, you still need to make sure you take care of those aching muscles and move them in other ways, too.

The Confusion.

The best philosophy when figuring out your own health is to forget everything you think you know. Erase the chalk board. What works for you will likely be different than what works for Rich Roll. Once you are to the point when no health philosophy makes sense anymore, you are at the perfect ground zero. Begin trying foods, real foods, one at a time and noticing how they make you feel. Start walking every day or as often as possible. Use your muscles and lift some things. Take small strides in making changes; don't overhaul, or the changes likely will come and go with that New Year's Resolution. Piece by piece, as you understand what works for you, the *confusion* will begin to dissipate.

Your Health.

Health is how you feel inside and out. It equivalates to the amount of energy you have. Health may be seen through the appearance of your skin and is exhibited by your mood. *Health is not your weight.* So, forget that New Year's Resolution. Say no to the new diet. Start something more. Keep to the 80/20 Rule. Eat real food at least 80% of the time. Limit the foods that are marketed on television, on billboards and in the grocery store (the ones that will help you eat Keto or Vegan or gluten-free, without really changing much more than a brand) to 20%. You get one body, one chance. Live a life full of health and vitality, or live a life just full. It's your call.

wellbeing physical

Critical to your body *nutrients*

Vitamins and minerals are critical to your body's most efficient function, but there's always a good place to begin building better health. Nutrients are the fertilizer for your brain. The Director of the Cleveland Clinic Center for Functional Medicine, **Dr. Mark Hyman**, offers the following suggestions for optimal function:

- ✓ High-quality, high-potency, highly bioavailable, broad-spectrum **multivitamin/mineral** (Req. 2-6 capsules)
- ✓ Extra **magnesium**, 200 - 400 mg of either magnesium citrate or glycinate
- ✓ Extra **vitamin D3**
- ✓ **Omega-3 fatty acids**
- ✓ **Folate, B6 & B12** for methylation, a key biochemical process essential for the proper function of almost all your bodies systems
- ✓ **Probiotics** to improve digestion, reduce food allergies and reduce gut inflammation

--Dr. Mark Hyman, MD

<https://drhyman.com/blog/2018/01/16/heres-heal-broken-brains-nutrients/>

Form 1099-R for the Retirees of the Carpenters' Pension Trust Fund of St. Louis

Tax season is approaching

Did you receive pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2018? If so, please note that **Form 1099-R** will be mailed by January 31, 2019. This is the form you will need when filing your 2018 tax returns.

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and phone no.		1 Gross distribution \$	OMB No. 1545-0119	2018	Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$				
PAYER'S TIN	RECIPIENT'S TIN	2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>	Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.		
RECIPIENT'S name		3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$			
Street address (including apt. no.)		5 Employee contributions/ Designated Roth contributions or insurance premiums \$	6 Net unrealized appreciation in employer's securities \$	This information is being furnished to the IRS.		
City or town, state or province, country, and ZIP or foreign postal code		7 Distribution code(s)	8 Other \$ %			
10 Amount allocable to IRR within 5 years \$	11 1st year of desig. Roth contrib.	FATCA filing requirement <input type="checkbox"/>	9a Your percentage of total distribution %	9b Total employee contributions \$	12 State tax withheld \$	13 State/Payer's state no.
Account number (see instructions)	Date of payment				14 State distribution \$	15 Local tax withheld \$
					16 Name of locality	17 Local distribution \$

Form 1099-R www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2018 Tax Year (between 1/1/2018 and 12/31/2018), 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 2018 Tax Year.

SPOUSAL COVERAGE REMINDER

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 were due in November.

You may visit www.carpdc.org/spousal_coverage to complete your form online.

Last Chance!

ONSITE SMOKING CESSATION

St. Louis & Kansas City locations are offering a new onsite pilot program for **SMOKING CESSATION.**

Classes are forming now and begin January 2019.

Six weeks of classes. One Quit Date.

This is your final chance to join this class!

Visit the article on www.carpdc.org for more information.

When trying to QUIT SMOKING, **SUPPORT** can make all the **DIFFERENCE.**

UPDATES

Get Text Updates From the CRC!

Get in the KNOW!

If you want to keep yourself updated on current political and Council updates, here's how:



Text 'STL' to 91990

This will add you to the list that pertains to YOU and YOUR AREA.

wellbeing **physical**

HEALTH FAIR PARTICIPANTS

SINCE YOU ASKED...

Why don't you offer the pneumonia and shingles vaccines at our health fairs?

WE RESEARCHED...

Pneumonia vaccine: 2 doses required; The Centers for Disease Control (CDC) recommends 2 pneumococcal vaccines for all adults 65 years or older. One dose of PCV13 should be followed by one dose of PPSV23 at least one year later. Over age 65, 2 doses will last your lifetime.

Shingles vaccine: 2 doses required; The CDC recommends the second dose of the shingles vaccine between 2 and 6 months after you receive the first dose. Recommended vaccine frequency is about 5 years.

THE ANSWER...

Because **more than one dose of each vaccine is required for best results**, and the follow up depends on the initial vaccine date, your physician would be the most suitable provider to follow your vaccination schedule for these vaccines.

www.cdc.gov

HEALTH FAIRS *in review*

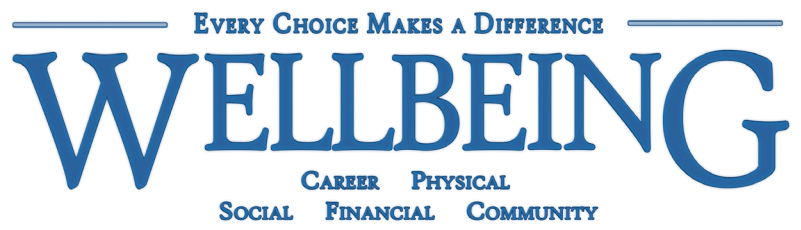
Thank YOU.

Throughout 10 events, members and families from across three states checked in at our events and took the first step toward improving their health. **Overall participation increased 17%** across all events from 2017 to 2018, while **biometric screening participation increased by 10%**. Even more members showed up to take advantage of the new-in-2018 hearing aid benefit and **total hearing tests increased by 19%**. Based on feedback from membership, **95% of participants agree** that they plan to participate in future events.

So, to those who came out to participate in our fall health fairs and clinics this year, **thank you**. You know that Every Choice Makes a Difference...and we're glad you chose to take care of yourself with us.

Check out our Facebook page for photos of our events.

 @stlkccarpbenefitplans



Summary Annual Report for St. Louis - Kansas City Carpenters Regional Health Plan

This is a summary of the annual report for the ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL HEALTH PLAN, (Employer Identification No. 43-1622970, Plan No. 501) for the period May 1, 2017 to April 30, 2018. 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 \$218,525,500 as of April 30, 2018 compared to \$226,966,157 as of May 1, 2017. During the plan year the plan experienced a decrease in its net assets of \$8,440,657. This decrease 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 \$211,115,395. This income included employer contributions of \$168,207,799, employee contributions of \$30,866,937, realized gains of \$9,311,166 from the sale of assets and earnings from investments of \$2,697,311. Plan expenses were \$219,556,052. These expenses included \$8,948,349 in administrative expenses and \$210,607,703 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.

5. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates

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. These portions of the report 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.

Summary Annual Report for St. Louis - Kansas City Carpenters Regional Vacation Plan

This is a summary of the annual report for the ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL VACATION PLAN, (Employer Identification No. 43-1622970, Plan No. 502) for the period May 1, 2017 to April 30, 2018. 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 \$677,304 as of April 30, 2018 compared to \$496,270 as of May 1, 2017. During the plan year the plan experienced an increase in its net assets of \$181,034. This decrease 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 \$44,459,213. This income included employee contributions of \$44,154,085, realized losses of \$121,042 from the sale of assets and earnings from investments of \$294,738. Plan expenses were \$44,278,179. These expenses included \$287,204 in administrative expenses and \$43,990,975 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; and
3. Transactions in excess of 5 percent of the plan assets.

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 63139
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. These portions of the report 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.

required notices
for Plan Year Ending April 30, 2018

wellbeing
physical



GENESIS HEALTH CLUBS:
KANSAS & KANSAS CITY, MO

↓ **NEW CONTRACT** ↓

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, you must contact the Carpenters' Benefit Plans Office:

By Phone: 314.269.5570

Toll-free: 877.232.3863, ext. 5570

By email: eperez@carpdc.org

Visit **Member Discounts** on www.carpdc.org for more information



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 **during the month of February 2019** and you 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 don't forget to mention the **St. Louis - Kansas City Carpenters Regional Council.**

breast
health

Did you know that your health plan, as required by the **Women's Health and Cancer Rights Act of 1998 (WHCRA)**, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry, prostheses and complications from a mastectomy, including lymphedema? Women undergoing surgery for a mastectomy or reconstruction surgery after a mastectomy due to breast cancer are covered as follows:

- Aetna's MO/IL Coventry Network, Carpenters' Platinum Plan: Annual Deductible + 90% coverage;
- Aetna's MO/IL Coventry Network, Carpenters' 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 Carpenters' Member Services.

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

3D Mammography

Women covered under the Plan are recommended to receive an annual mammogram with no out-of-pocket cost. The newer 3D mammography is included within **Carpenters' preventive care coverage**. The procedure for a 3D mammogram is the same from the patient's point-of-view. However, the different angles provided by the 3D technology may find abnormalities more easily and may also determine which abnormalities may be important. Coverage is 100% with no deductible for both 2D and 3D mammography.



MANDATORY safety training



After becoming a member, the Regional Council requires new members to complete a 10-hour OSHA Safety Training Course within one year of the new member's initiation date. For example, if John Smith is initiated on December 12, 2017, he has until December 12, 2018 to complete his OSHA-10 Safety Training.

In addition to the OSHA-10 certification, there is an ongoing safety training requirement. **All active members** are required to complete a **mandatory 8 hours of approved safety training every three (3) Plan years**. In some instances, a new member may be completing both the OSHA-10 and the required 8-hour Safety Training during the same year.

Visit www.carpdc.org/SafetyTraining for more information.

wellbeing
physical



SNAP FITNESS SULLIVAN, MO

Members of the St. Louis - Kansas City Carpenters Regional Council 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

carpenters' health & welfare

STATEMENT OF NONDISCRIMINATION

The St. Louis - Kansas City Carpenters Regional Health 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 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. The Plan's Notice may be found online here:

www.carpdc.org/BenefitServices/NonDiscrimination.

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.

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Introducing the Carpenters app.



GET IT FREE

STL-KC-CRC





carpenters'

benefit plans

HEALTH & RETIREMENT SERVICES

1419 Hampton Ave
St Louis, MO 63139

Happy New Year!

Stay tuned as exciting new benefits are rolled out in 2019...