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# CARPENTERS BENEFIT SERVICES

**Same team. Same commitment. Building for tomorrow.**

*Enhancing Members' Lives*

Volume 9 | Issue 1 | December 2021

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

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This fall, the St. Louis - Kansas City Carpenters Regional Council merged with the Chicago Regional Council of Carpenters to form the new **Mid-America Carpenters Regional Council (MACRC)**. Over 50,000 active members strong, the MACRC is well positioned to continue growing and expanding union labor in the Midwest.

With all the change occurring, members have wondered about the status of their benefits. We are pleased to assure you that the Trustees of Carpenters Benefit Trust Funds are committed to keeping our benefit plans strong for you and future generations. In this deep commitment, we are strengthening the Carpenters Benefit Office by establishing the Mid-America Carpenters Regional Benefit Services, Inc. (MACRBS). This new benefit organization is staffed with the same team that has served you over the years. Here's what you can expect:

***Your benefits remain here.***

If your health, pension, vacation and annuity benefits were with "St. Louis - Kansas City" Carpenters Regional Benefit Services at the time of the council merger, your benefits will continue to be provided here. We will continue operating out of the 1419 Hampton Avenue office in St. Louis next to the Carpenters' Hall with a satellite office located inside Carpenters Kansas City Training Center. Our benefits team members will continue serving you as we have in the past.

***What's new?***

First, effective January 3, 2022, our Benefit Office hours of operation are changing to meet your needs more effectively. Our buildings and phone lines will be open 8a- 4:30p Monday - Friday. Refining our office hours actually helps us respond to your needs when you need us most.

Second, we will be rolling out a new benefit plans website to serve you better in early 2022. The information you need is being made available in a more user-friendly layout.

Third, while we have the same mission – we have a new look. We have a new logo to better represent our benefits' organization. Our new logo will roll out slowly over the next few months. To see our new logo and what it represents in our commitment to serving you, please see the article on page 2.

*Article continued inside page 3*



# THE *logo*

It's a new season of benefit services.

With this season of transition comes the opportunity to refresh our benefit organization. Although our service is rooted in the same core values we have always adhered to, we are updating the way those values are expressed.

Our Carpenters Benefit Plans' logo is more than just an image. It expresses the important role our organization plays in our member's career, family life, and ultimate plans for a rewarding retirement. It also reflects our mission to provide exceptional service, driving innovation, and deep commitment to you. Our new logo takes these same values and refreshes them:

**Who we are.** The newly formed Mid-America Carpenters Regional Benefit Services, Inc. (MACRBS) is a key partner of the Mid-America Carpenters Regional Council. This is the same team of people who have always administered benefits for the former St. Louis - Kansas City Carpenters Regional Council.

**Who we serve.** We serve the plan participants (often referred to as members) and their families who are entitled to benefits under the St. Louis – Kansas City health, pension, vacation and annuity trust funds.

**What are the benefit plans?** These plans are 'multi-employer' trust funds governed by boards of trustees (Boards). The Boards are made up of equally represented labor representatives and employers. They govern under a trust agreement established in accordance with federal regulations and guidelines. The Boards establish and abide by a plan document which provides all the participation rules and benefits. The plans are funded by contributions from signatory employers and provide benefits to eligible members.

1. The left icon represents the health/wellness/healthcare benefits for members and their families.

The center icon represents the Mid-America Carpenters Regional Council. It sits at the center because it is the foundation of all the services we provide. All

2. the services we provide wrap around the MACRC. At the core includes a noble career, premiere training, worksite safety, union security, and more. It is also the gold standard by which we measure ourselves.

3. The right icon is a sunset – focus on meaningful and fulfilling retirement, transitioning into the 'sunset years' of our members' lives.

### ***Enhancing Members' Lives.***

The Benefit Plans help wrap around and enhance the union household. Our updated benefits logo reflects the colors of the new MACRC logo while continuing the core values and purpose upon which Carpenters Benefit Plans was established.

Article continued from page 1

## Same team. Same commitment. Building for tomorrow.

Finally, important benefit changes in the health and welfare plan have been designed to help secure the health plan for years to come. These changes are outlined in the following pages. The Full Schedules of Benefits may be found on our website. As always, should you have any questions regarding any of these changes, please contact your Member Services team.

### *Our continued promise.*

The Carpenters Benefit Services' team is here to serve you with the same values of extraordinary service, driving innovation and deep commitment. We will continue our promise to deliver the best benefits to the most members for as long as possible.

*carpenters*

## Benefits Updates Effective 1/1/22

On the following pages, you will find the updates to the health plan approved by the Trustees of the St. Louis - Kansas City Carpenters Regional Health Plan to your Medical, Prescription and Dental Schedules of Benefits. Each plan update has been carefully considered to have the most minimal impact to you, while ensuring the Plan is fully funded and healthy for years to come.

### *Quick Overview of 2022 Plan Changes.*

- ✓ Updates to the annual deductibles and out-of-pocket maximums in the Medical and Dental Plans
- ✓ Updated Prescription Plan copays and out-of-pocket maximum
- ✓ Medical In-Network member coinsurance increases to 20%, Plan pays 80%
- ✓ Significant discounts under the Medical Plan for using a Quest Diagnostics or LabCorp facility
- ✓ Plan pays 80% for advanced imaging with no deductible
- ✓ Copays for physical, speech and occupational therapy
- ✓ Addition of coinsurance to Emergency Room copay, unless visit results in admission to the hospital
- ✓ Addition of ABA therapy to covered mental health services

A full description of all changes is outlined in the following pages. We understand these changes may come with questions. Please know we are here to answer any questions you may have.

Our offices will be open on Monday, January 3 at 8 am.

## Benefits Paid 2021

### Health & Welfare

Jan - Nov 2021

\$ 230,354,656.23

### Pension

Jan - Dec 2021

St. Louis	\$ 209,712,177.31
Kansas City	\$ 84,952,402.05
KS Blding Trades	\$ 17,135,545.50

*health plan*  
updates

# Prescription Schedule of Benefits

*full schedule below*

The Trustees approved updates to the prescription drug schedule as outlined below, effective January 1, 2022. For a digital or download-version of the Prescription Schedule of Benefits, please visit our website:

[www.carpdc.org/HealthAndWelfare/ScheduleOfBenefits](http://www.carpdc.org/HealthAndWelfare/ScheduleOfBenefits)

Prescription Benefit Schedule	MIN/MAX Copay per script		Member Coinsurance
<b>Up to 30-day supply through Retail<sup>1</sup> or Mail Order</b>			
Generic Medication	\$10	\$20	10%
Preferred Brand <sup>2</sup> Drug Medication	\$20	\$75	30%
Non-Preferred Brand <sup>2</sup> Medication	\$30	\$125	40%
Diabetes and Insulin Supplies <i>(including short-term continuous glucose monitors)</i>	\$10	\$50	10%
<b>31 to 90-day supply through Retail<sup>1</sup> or Mail Order</b>			
Generic Medication	\$20	\$40	10%
Preferred Brand <sup>2</sup> Drug Medication	\$40	\$150	30%
Non-Preferred Brand <sup>2</sup> Medication	\$60	\$250	40%
Diabetes and Insulin Supplies	\$20	\$100	10%
<b>Non-Select Specialty Medications</b>			
Preferred Brand <sup>2</sup> Drug Medication	\$40	\$150	35%
Non-Preferred Brand <sup>2</sup> Medication	\$40	\$250	40%
<b>Select Specialty Medications</b>			
<u>Must</u> Enroll in SaveonSP Program, call 800.683.1074	\$0		0%
If <u>Not</u> Enrolled in SaveonSP Program	No MAX		30% Minimum
<i>Select Specialty Drugs may be found on the SaveonSP Specialty Drug list: <a href="http://www.saveonsp.com/carpdc">www.saveonsp.com/carpdc</a></i>			<i>Does not count toward out-of-pocket</i>
<b>Individual Annual Out-of-Pocket</b>	\$3,500		
<b>Family Annual Out-of-Pocket</b>	\$7,000		

The Plan adopts the formulary recommended by its Pharmacy Benefit Manager and Network Sponsor.

<sup>1</sup>**Restricted Retail Pharmacy Network** – Medications for maintenance or long-term use must be filled by mail order or at a pharmacy participating in our Restricted Retail Pharmacy Network for a 90-day supply. The 90-day copay schedule above will apply. If mail order or the Restricted Retail Pharmacy Network is not used, you will pay the full cost of the drug. For a list of participating pharmacies on the Restricted Retail Pharmacy Network, log in or register at [express-scripts.com/90day](http://express-scripts.com/90day) or call Express Scripts at 866.890.1419.

<sup>2</sup>**Member Pays the Difference** – When you fill a brand prescription when the generic equivalent is available, you pay the difference in the brand cost versus the generic cost plus the generic copay. Generic drugs are the same active chemical elements as the brand name drugs. Check with your doctor or pharmacist about taking advantage of generic drugs with lower copays. If you are not able to take the generic due to documented clinical reasons, please submit an appeal to pay the brand copay even though a generic is available.

# Medical Schedule of Benefits

## *approved updates*

The Trustees have approved changes to the health plan effective January 1, 2022.

For our full Schedules of Benefits, please visit our website: [www.carpdc.org/HealthAndWelfare/ScheduleOfBenefits](http://www.carpdc.org/HealthAndWelfare/ScheduleOfBenefits)

Health Plan Changes Effective January 1, 2022	Cigna Open Access Plus In-Network	Out-of-Network Providers
Annual Deductible – Member Responsibility	\$300 Individual/\$900 Family	\$2,000 Individual/\$6,000 Family
Annual Out-Of-Pocket Maximum – Member Responsibility	\$2,300 Individual/\$6,900 Family	\$90,000 individual/Unlimited Family
Coinsurance – Member Responsibility	20%	50%
Lab, Radiology, Xray, Anesthesia, Pathology, and other Ancillary Services <small>Independent Labs operate independently outside hospitals and include facilities such as LabCorp and Quest Diagnostics. Outpatient facilities for labs means an outpatient hospital-owned lab.</small>	Independent Lab: Plan Pays 90%, No Deductible  Outpatient Facility: Plan Pays 80% Member Pays Deductible & 20%	Plan Pays 50% Member Pays Deductible & 50%
CT, PET, MRI Scans, Nuclear Scans and Other Diagnostic Services <sup>1</sup>	Plan Pays 80%, No Deductible	Plan Pays 50% Member Pays Deductible & 50%
Physical, Speech and Occupational Therapy <sup>3</sup>	Member Pays \$25 Copay	Plan Pays 50% Member Pays Deductible & 50%
Hospital Emergency Room <sup>2</sup>	Member Pays \$250 Copay & 20% Coinsurance	Same as In-Network

<sup>1</sup>Requires pre-certification through the Medical Care Management Company.

<sup>2</sup>In the event a patient is admitted through the Emergency Room, the Emergency Room copay is waived, and deductible/coinsurance applies. If an ER patient is not admitted as an inpatient, the Emergency Room copay is the only amount the Plan requires the patient to pay for all emergency services provided in the ER visit, regardless of whether any such services are billed separately or by a Non-Network Provider.

<sup>3</sup>Limited to combination of 60 visits annually.

## Dental Schedule of Benefits

The Trustees approved updates to the dental annual deductible as outlined below, effective January 1, 2022.

Dental Services	PPO Network	Premier Network	Non-Network
Annual Deductible Preventive Services	Member Pays \$0	Member Pays \$50	Member Pays \$150
Annual Deductible All Other Services, Cumulative	Member Pays \$50	Member Pays \$75	Member Pays \$150



# pharmacy benefits

## Clinical Advisory Committee Recommendations

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 list on the following pages is the committee's recommendations which were approved by the Board of Trustees.

## Prescription Drug Coverage & Exclusions

		Effective
<b>✓ Anti-Infective Drugs</b>		
◆ Brexafemme (ibrexafungurp)	Not Covered	9/1/21
◆ Verkazia (cyclosporine)	Covered with Prior Authorization <i>by pediatric ophthalmologist</i>	9/1/21
◆ Kerendia (finerenone)	Not Covered	9/1/21
◆ Soaanz (torsemide)	Not Covered	9/1/21
<b>✓ Biological - Immunological Drugs</b>		
◆ Zeposia (ozanimod)	Covered with Prior Authorization	9/1/21
◆ Saphneo (anifrolumab-fnia)	Covered with Prior Authorization	9/1/21
<b>✓ Cardiovascular Drugs</b>		
◆ Verquvo (vericiguat)	Not Covered	3/1/21
◆ Evkeeza (evinacumab)	Not Covered	6/1/21
<b>✓ Central Nervous System Drugs</b>		
◆ Evrydsi (risdiplam)	Covered with Prior Authorization <i>for Type 1 only</i>	9/1/20
◆ Kesimpta (ofatumumab)	Covered with Prior Authorization <i>by neurologist for relapsing forms only</i>	12/1/20
◆ Enspryng (satralizumab)	Covered with Prior Authorization <i>by neuroophthamologist only</i>	12/1/20
◆ Qdolo (tramadol) oral suspension	Not Covered	12/1/20
◆ Wakix (pitolisant)	Covered with Prior Authorization	12/1/20
◆ Viltepsa (vitolarsen)	Not Covered	3/1/21
◆ Imcivree (setmelanotide)	Covered with Prior Authorization	3/1/21
◆ Amondys 45 (casimersen)	Not Covered	6/1/21
◆ Azstarys (serdexmethylphenidate/dexmethylphenidate)	Not Covered	6/1/21
◆ Ponvory (ponesimod)	Covered with Prior Authorization <i>by neurologist for relapsing forms only</i>	6/1/21
◆ Qelbree (viloxazine)	Not Covered	6/1/21
◆ Kloxxado (naloxone) 8 mg/0.1ml	Not Covered	6/1/21
◆ Aduhelm (aducanumab0avwa)	Not Covered	9/1/21
◆ Lybalvi (olanzapine/samidorphane)	Not Covered	9/1/21
<b>✓ Dermatological Drugs</b>		
◆ Winievi (ciascoerone)	Not Covered	12/1/20
◆ Klisyri (tirbanibulin)	Not Covered	3/1/21
◆ Twyneo (tretinioin/benzoyl peroxide)	Not Covered	9/1/21
<b>✓ Ophthalmic Drugs</b>		
◆ Cystadrops (cysteamine) 0.37%	Covered with Prior Authorization	12/1/20
◆ Eysuvis (loteprednol)	Not Covered	12/1/20

		Effective
<b>Endocrine &amp; Metabolic Drugs</b>		
◆ Sogroya (somapacitan beco)	Not Covered	12/1/20
◆ Alkindli (hydrocortisone)	Not Covered	12/1/20
◆ Oxlumo (lumasiran)	Covered with Prior Authorization <i>by endocrinologist only</i>	3/1/21
◆ Lupkynis (vociosporin)	Covered with Prior Authorization <i>by nephrologist or rheumatologist only</i>	3/1/21
◆ Thyquidity (levothyroxine)	Not Covered	3/1/21
◆ Zokinvy (lonafarnib)	Covered with Prior Authorization <i>by pediatric geneticist only</i>	3/1/21
◆ Zegalogue (dasiglucagon)	Covered with specific products available through ESI	6/1/21
◆ Wegovy (semaglutide)	Not Covered	9/1/21
<b>✓ Gastrointestinal Drugs</b>		
◆ Sutab (Na SO <sub>4</sub> /MgSO <sub>4</sub> /KCl)	Not Covered	3/1/21
◆ Bylvay (odevixibat)	Covered with Prior Authorization	
<b>✓ Hematological Drugs</b>		
◆ Orladeyo (berotraistat)	Covered with Prior Authorization <i>must be 12 years of age or older</i>	3/1/21
◆ Empaveli (pegcetacoplan)	Covered with Prior Authorization	9/1/21
<b>✓ Oncology Drugs</b>		
◆ Onureg (azacitidine)	Covered with Prior Authorization	12/1/20
◆ Gavreto (praisetinib)	Covered with Prior Authorization <i>by oncologist only</i>	12/1/20
◆ Orgovyx (relugolix)	Covered with Prior Authorization <i>by oncologist or urologist only</i>	3/1/21
◆ Tepmetko (tepotinib)	Covered with Prior Authorization <i>by oncologist only</i>	3/1/21
◆ Abcema (idecabdegene)	Medical service - Cigna clinical rules apply	6/1/21
◆ Fotivda (tivozanib)	Covered with Prior Authorization <i>by oncologist only</i>	6/1/21
◆ Jemperli (dostarlimab-gxly)	Covered with Prior Authorization <i>by oncologist only</i>	6/1/21
◆ Ukoniq (umbralisib)	Covered with Prior Authorization <i>by oncologist only</i>	6/1/21
◆ Camcevl (leuprolide)	Not Covered	9/1/21
◆ Lumakras (sotorasib)	Covered with Prior Authorization <i>by oncologist only</i>	9/1/21
◆ Rylaze (asparaginase erwinia chrysanthemi)	Covered with Prior Authorization <i>by oncologist only</i>	9/1/21
◆ Truseltiq (infigratinib)	Covered with Prior Authorization <i>by oncologist only</i>	9/1/21
<b>✓ Pulmonary Drugs</b>		
◆ Bronchitol (mannitol)	Not Covered	12/1/20
<b>✓ Renal-Genitourinary Drugs</b>		
◆ Gemtesa (vibregon)	Not Covered	3/1/21

# SELF-PAY RATES 2022

Qualified members and dependents are allowed to continue coverage under the health plan after they do not qualify with hours worked by making monthly self-payments. Trustees have completed their annual review of these rates with the effective date 12/1/2021 for January 2022 coverage for Non-Active Classification (retiree coverage) and 1/1/2022 for Jan 2022 COBRA coverage.

## mental health resources



### Carpenters Wellness Center

Call **314.955.WELL (9355)** to make an appointment to speak with a behavioral health counselor.



### Member Assistance Program

Call Carpenters' Member Assistance Program (MAP) administered through Mercy Mental Health.

**314.729.4600, #2**

toll-free **800.413.8008, #2**

Or visit [www.mbh-eap.com](http://www.mbh-eap.com)

### Upcoming Monthly Seminars

Each month on or after the 15th, visit <https://helpiswhereyouare.com/Companylogin/1515/mercy>

Username: **CARP**

Password: **map**

**JAN:** Reframing Your Way Through 2022

**FEB:** Honoring Grief and Loss

**MAR:** Engagement

**APR:** Getting a Good Night's Sleep

Non-Active Classification (Retired, Disabled and Surviving Spouse)	Platinum Plan	Platinum w/ Dental
Medicare Rate	\$275	\$310
Non-Medicare Rate	\$605	\$640

COBRA	Platinum Plan
Individual Plan Rate	\$525
Family Plan Rate	\$1,715
Individual Plan Extended Disability Rate (months 19-29)	\$787
Family Plan Extended Disability Rate (months 19-29)	\$1,977

If you have questions regarding self-pay eligibility qualifications, please contact Member Services.



As a participant in the St. Louis - Kansas City Carpenters Regional Health Plan, you and your covered dependents have access to programs and services through Cigna to help improve your health and well-being. More information on the Cigna programs listed below may be found on our website or by calling Cigna One Guide.

[www.carpdc.org/HealthAndWelfare/Forms](http://www.carpdc.org/HealthAndWelfare/Forms)

### Cigna Programs

- myCigna.com & the myCigna App
- Cigna One Guide, 800.CIGNA24 (244.6224)
- Healthy Babies Program
- Virtual care through MDLive
- Cigna Healthy Rewards
- Health information line
- Health assessment
- Apps & Activities
- Chronic condition coaching & support
- Lifestyle Management Programs

# St. Louis Pension Participants

## 2021 TAX INFORMATION

**Tax season is just around the corner.**

If you received pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2021, please note that your **Form 1099-R** will be in the mail by January 31, 2022. This is the form you will need when filing your 2021 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2021 Tax Year (between 1/1/2021 and 12/31/2021), 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 2021 Tax Year.

If you received a direct rollover in 2021, you will receive a 1099-R coded as a "G". This represents a the direct rollover of a lump sum payment into an IRA or other qualified plan on a tax-deferred basis.

VOID  CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross distribution	OMB No. 1545-0119	<b>2021</b> Form 1099-R Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
		2a Taxable amount			
PAYER'S TIN		2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>	Copy 1 For State, City, or Local Tax Department	
RECIPIENT'S TIN		3 Capital gain (included in box 2a)	4 Federal income tax withheld		
RECIPIENT'S name		5 Employee contributions/ Designated Roth contributions or insurance premiums	6 Net unrealized appreciation in employer's securities		
Street address (including apt. no.)		7 Distribution code(s)	8 Other		
City or town, state or province, country, and ZIP or foreign postal code		9a Your percentage of total distribution	9b Total employee contributions		
10 Amount allocable to IRR within 5 years	11 1st year of desig. Roth contrib.	12 FATCA filing requirement <input type="checkbox"/>	14 State tax withheld	15 State/Payer's state no.	16 State distribution
Account number (see instructions)	13 Date of payment	17 Local tax withheld	18 Name of locality	19 Local distribution	

Form 1099-R [www.irs.gov/Form1099R](http://www.irs.gov/Form1099R) Department of the Treasury - Internal Revenue Service

### Annuity & St. Louis Pension statements mailed.

Annual annuity statements were mailed on 12/16/2021 to all participants who had received an annuity contribution into the St. Louis Annuity Trust Fund since 5/1/2019.

Annual pension statements were mailed for the 2021 Plan Year to all St. Louis Outside, Shops & Mills, Floor Layers and Southern Illinois participants on 12/17/2021.

Call the St. Louis Pension and Annuity office with questions.

### Questions regarding your pension benefits?

#### Carpenters' Pension Trust Fund of St. Louis

Visit [www.carpdc.org](http://www.carpdc.org) or call 314.644.4802, toll-free 877.232.3863, #2

#### Carpenters Pension Trust Fund of Kansas City

Visit online [www.kccarpsbenefits.com](http://www.kccarpsbenefits.com) or call 816.756.3313

#### Carpenters Pension Fund of Illinois

Visit online [www.ilcarpsfund.org](http://www.ilcarpsfund.org) or call 800.448.5825

Kansas Building Trades Open End Pension Fund call 785.267.0140



# *Kansas City* Wellness Center Update

Carpenters Wellness Center in Kansas City, located next to the Kansas City Training Center, is near completion. The final phase of this project is to obtain the appropriate approval from the Department of Labor (DOL) before opening.

Because the union is purchasing the property upon which the Wellness center is built from the Training Fund, there is an application and approval process that must be completed before occupying the facility and beginning services.

It is uncertain how long this process will take. We will keep members informed as we learn more.

Thank you for your patience as we work to serve you better.



# women's 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:

- Cigna Healthcare Open Access Network: 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/finding-and-paying-for-treatment.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment.html)

For questions specific to breast cancer and your Plan coverage, please contact Member Services.

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



**W**omen covered under the Plan are recommended to receive an annual mammogram with no out-of-pocket cost. 3D mammography is included within **Carpenters' preventive care coverage**.

**3D mammography** is the same procedure 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.

*Coming soon*

**to the St. Louis Wellness Center parking lot!**

Siteman Cancer Center Mammography Van will visit **Carpenters Wellness Center parking lot** in February 2022.

**Mark your calendar!**

**February 17, 2022**

8:15a - 3p

Call Siteman to schedule.

314.747.7222, #2 or

800.600.3606, #2



For center hours & a complete list of services visit  
**[carpdc.org/WellnessCenter](http://carpdc.org/WellnessCenter)**



1419 Hampton Ave  
St Louis, MO 63139

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

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## HOURS EFFECTIVE JANUARY 3

### **Benefit Offices**

Monday - Friday 8 am - 4:30 pm

### **St. Louis Wellness Center**

Monday - Wednesday 7 am - 6 pm

Thursday 7 am - 5 pm

Friday 7 am - 4 pm

### **St. Louis Dental Center**

Monday 9 am - 6 pm

Tuesday 9 am - 6 pm

Wednesday 8 am - 5 pm

Thursday 8 am - 5 pm

Friday 8 am - 1 pm