

# the builder

benefit news

January 2013

PROTECTING  
WHAT YOU BUILD



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## PROTECTING WHAT YOU BUILD: Building the Future



Welcome to the first stand-alone edition of the Carpenters' Benefit Plans' The Builder News. Until December 2012, the former Builder newsletter occupied the center pages of the Carpenters' District Council of St. Louis' The Cutting Edge. Through our new quarterly publication, the Carpenters' Benefit Plans will continue to bring to you the most recent Health & Welfare, Vacation and Pension Trust Fund benefit changes and enhancements, as well as any other information that the Funds feel may impact you and your family. In the coming editions, The Builder News will bring you more helpful information than was possible in our former "home," such as Member Assistance Program highlighted articles, healthy living segments, member editorial spotlights and more.

As your Benefit Fund organization, our mission is to protect what our members build. Protecting what our members have built or are currently working for is vital to our success as an organization.

Providing our members with benefit news that affects their families is essential to our mission to make for a happier, healthier, more successful workforce of union carpenters. We welcome feedback to our newsletter, articles and website, where you can find much more on St. Louis Carpenters' Benefits happenings; just email us at [thebuildernews@carpdc.org](mailto:thebuildernews@carpdc.org).

Inside this issue, you will find common themes to assist you to navigate easily and find the topics that are most important to you. In addition, please know that most of the information in this publication can also be found on our website in electronic format. We are enthusiastic about the doors that this newsletter will open in the issues to come and hope that you enjoy our new format. More information, more user-friendly, more cost-efficient: we are building the future one article at a time. Happy New Year 2013! Here's to New Beginnings!

carpenters'  
benefit plans  
HEALTH & RETIREMENT SERVICES  
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[www.carpdc.org/Benefit Services](http://www.carpdc.org/Benefit Services)

Toll Free 877.232.3863  
St Louis 314.644.4802



### St. Louis Vacation Benefits Go Online in 2013

The Carpenters' Vacation Trust Fund of St. Louis "Stamp Redemption" for the 2012-13 Plan Year will be paperless! This year, members will approve their Vacation Benefits online by logging into their [carpdc.org](http://carpdc.org) accounts. Members who worked in the 2012-13 Plan Year and earned Vacation Benefits will be able to verify their benefits and authorize any off-setting deductions while logged in to their accounts. Best of all, members will set up to receive their Vacation "checks" electronically by direct depositing Vacation benefits into their personal checking or savings account. Stay tuned for information on our website in the coming months and watch for the April 2013 issue of the Builder for more information on this electronic process.



### Third Tier of Prescription Drug Coverage for Newly Released Specialty Medications

The Trustees of the Carpenters' Health and Welfare Trust Fund of St. Louis (Plan) amended the Plan by implementing a third tier of coverage for new Specialty Medications that are introduced to the market on or after January 1, 2013, payable at a coinsurance of 50% with no co-pay maximum. Following FDA approval, the UBC Clinical Advisory Committee Pharmaceutical and Therapeutics (P&T) Committee will evaluate the medication. If this committee of physicians and pharmacists determines the new medication offers significant health benefit for patients, it will recommend the Trustees consider moving it the standard Brand Drug tier (35% with copay maximums). This process will manage the Plan more effectively.



### Dental Care Schedule of Benefits and Dental Fee Schedule Changes Effective January 1, 2013



Effective January 1, 2013, the Trustees have approved benefit changes to the Carpenters' dental benefits for Carpenters' members and their covered family members who select a Delta Dental PPO Network dentist. These benefit changes include:

- Waiver of \$25 calendar year deductible for preventive services when a Delta Dental PPO Network dentist is used.
- The amount paid by the Carpenters' Plan Dental Fee Schedule will increase for preventive services when a Delta Dental PPO Network dentist is used.
- The amount paid by the Carpenters' Plan Dental Fee Schedule will decrease for preventive services when a Delta Dental Premier Network dentist or out-of-network (OON) dentist is used.

When using a Delta Dental PPO Network dentist, the combination of these benefit enhancements will result in minimal or no out-of-pocket expenses for preventive services.

Please be aware that if you choose not to see a Delta Dental PPO Network dentist, your visit to a Delta Dental Premier Network dentist or OON dentist will result in a greater out-of-pocket expense for you.

If you have Carpenters' Plan dental coverage and need a Delta Dental information card, please contact Carpenters' Member Services at (314) 644.4802, ext. 1000 or toll-free at (877) 232-3863, ext. 1000 or by email at [benefits@carpdc.org](mailto:benefits@carpdc.org). To view or download the Dental Fee Schedule and Dental Care Schedule of Benefits effective January 1, 2013, please visit [www.carpdc.org/BenefitServices/HealthAndWelfare](http://www.carpdc.org/BenefitServices/HealthAndWelfare).

### "Short Fill" Prescription Drug Program

Specialty medications such as oral chemotherapy drugs for treatment of cancer and medications for Hepatitis C may be difficult to tolerate by some patients. Diplomat Specialty Pharmacy is able to administer a "Short Fill" program that allows for certain medications that have a high incidence of adverse effects and/or discontinuation within the first few months of use. This innovative program issues only a 15-day fill at half the out of pocket (copay) of a 30-day fill. The patient's coinsurance for the 15-day fill would be 20% coinsurance up to \$25.00 for a generic medication or 35% up to \$37.50 for a brand medication. Once it has been determined that the patient can tolerate the medication, the normal 30-day prescription fill is allowed. The "Short Fill" program will help physicians treat patients effectively while avoiding the high cost of wasted drugs in a larger days' supply that patients often cannot tolerate.

### Plan's Definition of Part-Time Employment Modified



Effective January 1, 2013, the Trustees of the Carpenters' Health & Welfare Trust Fund of St. Louis amended the Carpenters' Health & Welfare Trust Fund (Plan) to modify the definition of Part-Time Employment under the Plan. This amendment was approved based on the current definition of a Full-Time Employee stated by the Patient Protection and Affordable Care Act (PPACA). The PPACA defines a Full-Time Employee as someone who works an average of 30 or more hours per week. As a result, the following changes have been made to the Plan: (1) Office Employee Participation Agreement's definition of a Full-Time Office Employee, whether salaried or paid hourly wages, has been modified to include all persons who work an average of 30 hours per week or more and/or is paid compensation for 30 hours per week or more (including compensation for hours worked, vacation pay, sick pay, holiday pay, etc); and (2) the definition of Part-Time Employment under the Spousal Coverage Program has been modified as a spouse who is working an average of less than 30 hours per week.

#### Need Website Assistance?

For assistance Monday - Friday from 7 am - 5 pm please contact:  
St. Louis Member Services Department  
By phone: (314) 644-4802, Ext. 1000  
Toll-free: (877) 232-3863, Ext. 1000  
By email: [website@carpdc.org](mailto:website@carpdc.org)



## Protecting Your Retirement

### 1099 Information From the Carpenters' Pension Trust Fund

Form 1099-R will be mailed by January 31, 2013 to retirees receiving pension benefits from the Carpenters' Pension Trust Fund of St. Louis. This is the form you will need to use when filing your 2012 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2012 Tax Year (between 1/1/2012 and 12/31/2012), 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 you 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 2012 Tax Year. If you have any questions, please contact the St. Louis Pension Department:

By phone at (314) 644-4802, ext. 1001 or Toll-Free at (877) 232-3863, ext 1001 or by email at [pension@carpdc.org](mailto:pension@carpdc.org)

### 2013 Income Tax Notice for St. Louis Benefit Plan Retirees

*This notice is informational only. If you have already completed a federal tax form and do not wish to change it, no action is necessary at this time.*

1. You may elect to have any amount of federal income tax withheld from your pension benefit regardless of how much you receive. A *Pension Federal Withholding Authorization Form* can be downloaded from the Carpenters' website at [www.carpdc.org/BenefitServices/Forms](http://www.carpdc.org/BenefitServices/Forms); the form can be found under the Pension tab. You may also obtain a form by calling the St. Louis Pension Office. Please note that you may change your election at any time by completing a new authorization form.
2. Generally, if your monthly pension is \$1,640.00 or more, the Fund is required by law to withhold Federal Income Taxes unless we have, on file, your signed Deduction Authorization Form stating you have elected not to have taxes withheld. If you have not completed the Deduction Authorization Form, the amount of withholding will be calculated on the assumption that you are married and entitled to three (3) exemptions.
3. If you elect not to have Federal Income Taxes withheld or if you do not have enough federal taxes withheld, you may be subject to penalties for underpayment of taxes.



4. If you commenced early retirement benefits and subsequently returned to work, you may want to consider one of the following methods to ensure that you are withholding enough taxes:

- a) Increase the amount withheld from your employment income.
- b) File estimated state taxes on a quarterly basis. The St. Louis Pension Office can provide you with a form MO-1040ES to be used for filing estimated state taxes.
- c) Increase the amount of Federal Withholding from your pension benefit. You can use any refund from Federal Taxes to offset the amount you are required to pay for state taxes.

Please consult your tax advisor if you have any questions concerning your liability for federal or state income taxes under the law.

If you have any questions regarding tax withholding from your St. Louis Pension Benefit, please contact the St. Louis Pension Department:

By phone: (314) 644-4802, ext. 1001  
 Toll-Free: (877) 232-3863, ext. 1001 or  
 By email: [pension@carpdc.org](mailto:pension@carpdc.org)

## Protecting You: At the Workplace

### CDC Mandatory Annual 8-Hour Safety Training due May 1, 2013

Remember, the Carpenters' District Council of St. Louis & Vicinity requires all active Carpenters, Millwrights, Floor Layers, Cabinetmakers and Electricians to first obtain their respective 10-hour OSHA Safety Course qualification. Upon completion of the 10-Hour OSHA, all active members must then complete

the mandatory 8 hours of approved safety training per year. This 8-hour Safety Training must be completed before May 1, 2013. Please visit the carpdc website for more information on approved Safety Courses. Member Training records may also be accessed from the website once logged in to the member's carpdc account.

### St. Louis and Southern Illinois Members' Benefits Paid for the Month of OCTOBER 2012



### St. Louis and Southern Illinois Members' Benefits Paid for the Month of NOVEMBER 2012







MEMBERS (AND FAMILY) OF THE CARPENTERS' DISTRICT COUNCIL CAN JOIN GOLD'S GYM FOR \$296 (PER PERSON) FOR ONE YEAR WITH NO ENROLLMENT FEE. THIS DISCOUNT IS ONLY AVAILABLE THROUGH THE CARPENTERS'.

IN ORDER TO RECEIVE THIS DISCOUNT, YOU MUST CONTACT GAYLE PULLIAM IN THE CARPENTERS' BENEFIT PLANS OFFICE:

BY PHONE: 314.644.4802, EXT. 5523  
 TOLL-FREE: 877.232.3863, EXT. 5523  
 BY EMAIL: GPULLIAM@CARPDC.ORG

PARTICIPATING GOLD'S GYM LOCATIONS: BALLWIN, MARYLAND HEIGHTS, FLORISSANT, HIGHWAY K, FENTON, ST. PETERS AND O'FALLON, IL

## Protecting You

### Stay Active, Stay Healthy

There are 1,440 minutes in every day. Schedule 30 of them for physical activity!

Regular exercise is a critical part of staying healthy. People who are active live longer and feel better. Exercise can help you maintain a healthy weight. It can delay or prevent diabetes, some cancers and heart problems.

Most adults need at least 30 minutes of moderate physical activity at least five days per week. Examples include walking briskly, mowing the lawn, dancing, swimming for recreation or bicycling. Stretching and weight training can also strengthen your body and improve your fitness level.

The key is to find the right exercise for you. If it is fun, you are more likely to stay motivated. You may want to walk with a friend, join a class or plan a group bike ride. If you've been inactive for awhile, use a sensible approach and start out slowly.



Source: Centers for Disease Control and Prevention  
<http://www.nlm.nih.gov/medlineplus/exerciseandphysicalfitness.html>

### Tips for a Flu-Free Season



The flu is never a welcome visitor, but there are ways to keep it away. There's no substitute for prevention, because the flu can be

a serious illness. According to the Centers for Disease Control and Prevention (CDC), the flu can cause dangerous complications—especially in people at greater risk (see sidebar).

Complications of the flu include ear and sinus infections, dehydration and bacterial pneumonia. The flu can also make chronic conditions, such as asthma or diabetes, worse.

#### Signs and Complications

Even in people not at high risk, the flu is no fun. It's usually accompanied by a fever and chills, body aches, cough, sore throat, runny nose, headache and extreme fatigue. The flu might also cause vomiting and diarrhea, but that's more likely in children. The flu could even put you in the hospital. The most recent statistics available from the CDC estimate that more than 200,000 people in the United States are hospitalized every year for complications related to seasonal flu.

Even if you stay out of the hospital, you can miss several days of work. One study estimated that 100 million workdays—and nearly \$7 billion in wages—were lost during the 2010 flu season, in addition to 32 million missed school days.

#### Best prevention methods

So how can you lower your chances of getting the flu? Your first, most important line of defense is an annual flu shot. Flu viruses are mostly spread when people cough, sneeze or talk, so stay away from people with the flu.

Avoid crowds during peak flu season when you can. Most importantly, wash your hands often—especially if you're taking care of someone who already has the flu. If you do get sick, stay home. You can be contagious for a week or more, even before and after you're having symptoms. Rest, drink lots of fluids and ask your doctor if an antiviral medication might help you get better faster.



### Need to update your information on file with us?

**Check out our website!** Do you need to...

Change your beneficiary?

Update your address?

Add a dependent child or new spouse for medical coverage?

**Visit the Website for a downloadable form to return to our office:**

<http://www.carpdc.org/BenefitServices/Forms>

Perhaps you need to submit a prescription claim to Express Scripts/Medco?

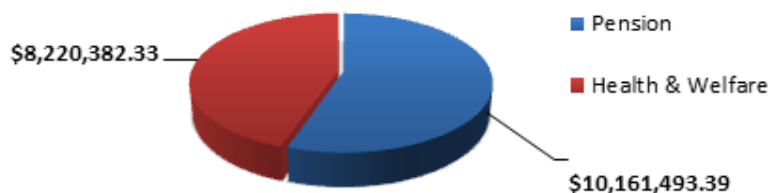
Or maybe you have recently returned from military duty abroad?

*The website Benefit Forms page can assist you with all of your forms needs!*

**Please note:** Mail from our office will not be forwarded by the Post Office to your new address! Should you need to update your address or need to change any personal information and do not have website access, please call the Carpenters' Member Services Department:

Phone: (314) 644-4802, ext. 1000 or Toll-free: (877) 232-3863, ext. 1000

### St. Louis and Southern Illinois Members' Benefits Paid for the Month of DECEMBER 2012



### Did You Know??

Eating just a handful of protein with your fruit can help reduce a blood sugar spike? A rapid spike in blood sugar causes the body to create more insulin than is needed and can cause a feeling of fatigue, irritation, light-headedness or anxiety. An example of a handful of protein to eat with your fruit would include nuts, cheese, a small serving of greek yogurt, or a high-protein cereal.

## Protecting You: Outside the Workplace

### A Guide for Health & Safety At Home

The Carpenters' District Council requires all members to be OSHA certified for jobsite safety, so what precautions are adhered to at home when the member has left the workplace? Just as a reminder, here are some safeguards to remember to reduce injury:

1. Use the appropriate safety equipment while playing sports, riding a bicycle, or working outside or around the home.

2. Wear suitable clothing for the weather conditions.
3. Always drink plenty of water, regardless of air temperature.
4. Make sure smoke detectors are functional.
5. Pay attention to the surfaces where people walk: use non-slips rugs and bathmats to prevent falls inside the home and de-ice walkways in the winter months when applicable.

Source: <http://www.helium.com/items/1965515-a-guide-to-health-and-safety-precautions-outside-the-workplace>

## Your Health

### Defeating Diabetes: Diagnosis

Diabetes is a serious disease that can be controlled with diet, exercise and medication. But first, it must be diagnosed. Below are some of the symptoms of diabetes. If you are experiencing any of these symptoms, see your doctor:

TYPE 1 DIABETES	TYPE 2 DIABETES
Urinating frequently	Any type 1 symptom
Feeling unusually thirsty often	Blurred vision
Feeling extremely hungry often	Frequent infections (especially skin, gum or bladder infections)
Unusual weight loss	Slowly healing cuts or bruises
Experiencing extreme fatigue and irritability	Tingling or numbness in hands or feet

People with diabetes often don't have noticeable symptoms at all. The American Diabetes Association offers an online diabetes risk test at [www.diabetes.org](http://www.diabetes.org), which can tell you if you are at risk for type 2 diabetes.

#### PREDIABETES

Before developing type 2 diabetes, people often have a condition called prediabetes. Prediabetes means your blood sugar level is higher than it should be but not high enough for a diagnosis of diabetes. People with prediabetes can lower their risk of developing type 2 diabetes by losing 7 percent of their body weight (for example, losing 14 pounds if you weigh 200 pounds) and by exercising moderately 30 minutes a day, five days a week. In fact,

early treatment of prediabetes can bring blood glucose levels down to a normal range for some people.

#### SCREENING

There are three tests your doctor can use to determine if you have prediabetes or diabetes:

- **Hemoglobin A1c (HbA1c) test:** a blood test that measures the average level of blood sugar over the past two or three months. A high HbA1c level may mean you have diabetes.
- **Fasting plasma glucose test:** a blood test that measures the amount of sugar in your blood after you haven't eaten for eight hours. A high fasting glucose level could be a sign of prediabetes.
- **Oral glucose tolerance test:** blood glucose levels are measured after these tests, and that will determine whether you have prediabetes or diabetes.

Sources: American Diabetes Association:

<http://www.diabetes.org/?loc=logo>;

<http://www.diabetes.org/food-and-fitness/fitness/getting-motivated/small-steps-to-your-health.html>

Livestrong: <http://www.livestrong.com/article/224541-what-is-the-fasting-glucose-level/>

Mayo Clinic: <http://www.mayoclinic.com/health/a1c-test/MY00142>



### Are You a Low Risk Drinker? *From your Member Assistance Program*

People often say they "like to drink"..... but the question is not really, do we "like to drink?" but rather are we "risky" drinkers? The National Institute on Alcohol Abuse and Alcoholism, (NIAAA) offers more research on this topic and has defined some useful guidelines. For anyone who has been diagnosed with alcoholism, the drinking guidelines below **would not apply**. Pregnancy and other sensitive medical conditions certainly require consultation with a physician. You may be surprised to learn what counts as a drink. In the US, a standard drink is any drink that contains 0.6 fluid ounces or 14 grams of pure alcohol. Another way of breaking it down is: 12 fluid oz. of beer = 5 fl. oz. of wine = 1/5 oz. of 80 proof spirits (1 shot).

You may say, "Why cut down? I'm not an alcoholic." Drinking too much increases health problems such as liver disease, depression, stroke, high blood pressure and other conditions. Interestingly, drinking patterns in the United States indicate that 35% of our US population do not drink alcohol. Seven out of ten adults (37%) drink at low-risk levels, however 3 in 10 adults (28%) drink at levels that put them at risk for alcoholism and other problems.\*

So What Are The "Low Risk" Drinking Limits?

NIAAA offers limits on any "single day" of drinking as well as weekly limits:

Low Risk Drinking Limits*	Men	Women
Single Day	No more than 4	No more than 3
Per Week	No more than 14	No more than 7

\*NIH Publication No. 09-3770

Pacing and spacing is part of the mix. We are advised to drink slowly. Drink "spacers" such as water or soda and avoid drinking more than 1 alcoholic drink an hour. For healthy adults, drinking more than these amounts suggest "at risk" or heavy drinking patterns.

If any of this piques your interest, give the MAP a call, ( 314-729-4600 X 2) and we will send you one of the NIAAA publications *Rethinking Drinking: Alcohol and Your Health* or *Tips for Cutting Down on Drinking* or go to <http://www.niaaa.nih.gov/> and check out the information.

Even if not ready to make lifestyle changes, we can take small steps toward a healthier lifestyle by tracking how often and how much we drink. It's for our HEALTH. Be safe out there!



## Protecting Your Benefits

### Summary Annual Report for CARPENTERS HEALTH & WELFARE TRUST FUND OF ST. LOUIS

This is a summary of the annual report for the CARPENTERS HEALTH & WELFARE TRUST FUND OF ST. LOUIS, Employer Identification No. 43-1622970, Plan No. 501) for the period May 1, 2011 to April 30, 2012. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Trustees of Carpenters Benefit have committed itself to pay the following types of claims incurred under the terms of the plan: All medical, disability, dental, vision, prescription, mental health claims.

#### INSURANCE INFORMATION

The plan has contracts with Metropolitan Life Insurance Company, and United Healthcare of the Midwest Medicare Complete to pay the following types of claims incurred under the terms of the plan: All life and accidental death and dismemberment claims.

The total premiums paid for the plan year beginning May 1, 2011 and ending April 30, 2012 were \$1,022,387.

#### BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$112,279,616 as of April 30, 2012 compared to \$112,834,573 as of May 1, 2011. During the plan year the plan experienced a decrease in its net assets of \$554,957. 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 \$131,837,929. This income included employer contributions of \$100,983,694, employee contributions of \$22,109,066, realized gains of \$4,958,375 from the sale of assets and earnings from investments of \$1,692,190. Plan expenses were \$132,392,886. These expenses included \$7,205,232 in administrative expenses and \$125,187,654 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 following items 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.

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

The charge to cover copying costs will be \$40.00 for the full report, or \$1.00 per page for any part thereof.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions 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 CARPENTERS VACATION TRUST FUND OF ST. LOUIS

This is a summary of the annual report for the CARPENTERS VACATION TRUST FUND OF ST. LOUIS, (Employer Identification No. 43-0954030, Plan No. 502) for the period May 1, 2010 to April 30, 2011. 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 \$815,557 as of April 30, 2011 compared to \$1,200,622 as of May 1, 2010. During the plan year the plan experienced a decrease in its net assets of \$385,065. 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 \$28,885,741. This income included employee contributions of \$28,834,519, realized losses of \$34,395 from the sale of assets and earnings from investments of \$74,617. Plan expenses were \$29,270,806. These expenses included \$457,663 in administrative expenses and \$28,813,143 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 following items are included in that 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

Juli Laramie  
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:

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.