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Mid-America Carpenters
Regional Benefit Services, Inc.

Enhancing Members' Lives

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www.laborfunds.org
p 314.644.4802 | toll-free 877.232.3863

WE'VE MOVED!

Check out our new **DIGITAL** address at laborfunds.org

Our physical addresses remain the same. In St. Louis, we're still located at 1419 Hampton Avenue and at 8955 E. 38th Terrace in Kansas City. However, our internet address looks a lot different, and we think you will find it to be a great improvement!

Find us now online at laborfunds.org

Why the move?

Our move to laborfunds.org allows us to better serve our participants in an ever-evolving digital world. You will find the new site much more user-friendly, with the same content in a easier-to-navigate environment. This new site will grow with us as we continue to work toward improving your understanding of your health, vacation, pension and annuity benefits.




Where can I find this new site?

Access this site by:

- ⇒ Scanning the QR code above with your smartphone
- ⇒ Typing **laborfunds.org** directly into your browser
- ⇒ Visiting **carpdc.org** and selecting **Members** → **Benefits**. Previously this would take you to the benefit pages of the carpdc.org website, but you will now be redirected to your new benefits' homepage.

Take the challenge to tour our new site and be entered to WIN!

TEN hammer icons  are hidden in plain site on different pages on laborfunds.org. Find all 10 and send an email with the locations of all 10 to communications@laborfunds.org by July 31, 2022 to be entered to win one of three **\$100 Visa gift cards**.

Important benefit updates
included in this issue

*did someone
say a chance
to win?!*

INITIAL ELIGIBILITY *plan updates*

Special Provision for First Time Participants

Effective with May 2022 hours worked, initial eligibility rules have been simplified. New participants, or participants with no history of health coverage under the Plan, will earn initial eligibility in the corresponding Benefit Quarter after working a **minimum of 300 hours in a Contribution Quarter**.

For example, when a new participant works **300** hours in May, June and July, initial eligibility will begin October 1. Refer to the following chart for details.

CONTRIBUTION QUARTER MIN 300 hours worked for INITIAL coverage	provides coverage for	BENEFIT QUARTER Eligibility period
May, June, July	→	October, November, December
August, September, October	→	January, February, March
November, December, January	→	April, May, June
February, March, April	→	July, August, September

After initial eligibility is reached, all participants will follow the Plan's rules for continuing eligibility to maintain or regain coverage.

Continuing Eligibility Reminder

All participants who at one time earned coverage under the Plan will follow Continuing Eligibility rules to continue or regain coverage:

- 1. QUARTERLY RULE:** A member who works at least **360** credit hours in a Contribution Quarter, will have eligibility extended through the Benefit Quarter that next follows that Contribution Quarter. *This breaks down to at least 30 hours per week per Contribution Quarter (12 weeks).*
- 2. LOOK-BACK RULE:** A member who works at least **1440** credit hours during the four (4) previous Contribution Quarters (12 months), will have eligibility extended through the Benefit Quarter that next follows that Contribution Quarter, or *a minimum of 27.6 hours per week per Contribution Quarter (12 weeks) for four consecutive quarters (12 months).*
- 3. PLAN YEAR RULE:** A member who works at least **1560** credit hours whose employer contributes the full, unsubsidized Journeyman rate for health and welfare benefits in a Plan Year (May 1 – April 30), will have eligibility extended from July 1 through December 31 of the same year, or six months of coverage. *A member would need to work at least an average of 30 hours per week (52 weeks beginning May 1 through April 30).*



Minimum/Difference Payments Grace Period Extended

For participants who choose to maintain continuous coverage by electing a self-pay option through Minimum/Difference payments (MDP), the grace period for which payments may be accepted has been extended from 15 days to 30 days.

MDP are due the first day of the month prior to the first month of the Benefit Quarter in which the participant is paying for coverage. The first quarter in which the new MDP grace period applies is for the Benefit Quarter beginning October 1, 2022. Payment for the quarter would be due September 1, 2022. The grace period for payments to be accepted when received past September 1, is now 30 days, or, in this case, October 1. Payments received after the 30-day grace period will not be accepted.

As a reminder, beginning May 1, 2022, a participant may make two (2) quarterly Minimum/Difference payments within an 18-month period.

Benefits Paid-To-Date 2022

Health Plan

Includes payment of medical, disability, pharmacy, dental & vision claims

January - June 16, 2022

\$ 101,591,047.98

Pension

January - June 8, 2022

St. Louis	\$ 109,457,517.38
Kansas City	\$ 43,098,982.39
KS Bldg Trades	\$ 8,988,201.01



7 ESSENTIAL TIPS

for Motorcycle, ATV & Golf Cart Safety

“Motorcycles are not dangerous by design. They are extremely intolerant of bad judgment, rider errors and other factors.”

– Eric Barros, *Motorcycle enthusiast*

While there is required training for obtaining a motorcycle license, the same is not true for all-terrain vehicles (ATVs) and golf carts. In fact, some of the most important dos & don'ts for motorcycle safety are on the top of the list of essential tips for motorcycle, ATV and golf carts to prevent rider and passenger injury and death. Check out the essential tips designed to help keep you safe.

Essential Tip 1

Wear a **helmet!** Helmets *work*. Your brain is the most vulnerable part of your body, naturally encased in bone to keep it safe. Helmets have a much higher success rate of protecting your skull and brain, preventing fatality should you get in a motorcycle accident.

article continued on laborfunds.org, scan QR code for more



SCAN ME



Express Scripts Pharmacy Reminder

Medications for maintenance or long-term use (90-day supply) **must be filled** by Express Scripts mail order or at a pharmacy participating in our Restricted Retail Pharmacy Network. The 90-day copay 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, or
- ➔ Call Express Scripts at 866.890.1419



How You Can Help *your health plan*

Is your contact information up-to-date? If you have updated your phone number or email address, or if you have recently moved, it's important to keep our office informed! Often we have important information to send to you regarding changes to benefits, forms for completion, payments due, etc. If we can't reach you, it's difficult for you to stay "in the know" with important updates and details. Log in on carpdc.org and visit My Account or call our Member Service team to make an update.



Don't forget! 2022 Plan Year Vacation redemption is now available: www.carpdc.org

taking a moment for **MENTAL HEALTH**

#youarenotalone

Let's talk *stress*. Stress can impact your physical and mental health, your relationships and your work. But stress is not always bad. It's simply the body's response to changes that create taxing demands. There is positive stress, or **eustress**, like the stress of riding a roller coaster or going on a first date. Positive stress creates excitement with no immediate threat or fear.

Bad, chronic stress, on the other hand, causes **distress**, which can have a negative impact on your health. Distress frequently includes excessive job demands, job insecurities, conflicts with peers, teammates or supervisors, injury or illness, abuse or neglect, hospitalization or death of a loved one, unemployment, separation from a significant other, money problems, and the list goes on.

In times of chronic distress, it's good to be aware of healthy ways to reduce and cope with stress.

Eliminate stressors. Remove yourself from the stressful situation if possible.

Take a break. When it's not possible to remove yourself, taking a break is the next best option. Do things for yourself. Participate in activities you enjoy. Immerse yourself in nature.

Take care of your body. Make healthy food choices. Exercise. Get plenty of rest.

Talk to others. You are not alone. Share how you are feeling with a coworker, trusted friend or family member.

Recognize when your stress is too much. If your stress begins to impact your everyday life, reach out to your doctor, a counselor (see below covered options) or a self-help line. For immediate help, call 911 or text **hello** to 74141 to reach the Crisis Text Line 24/7.



Carpenters Wellness Center

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



Cigna Behavioral Health

Call Cigna One Guide at **800.244.6224** visit **myCigna.com** to make an appointment to speak with a behavioral health counselor.



Member Assistance Program *upcoming* MAP Seminars

Access Carpenters' Member Assistance Program (MAP), administered through Mercy Mental Health at **800.413.8008, #2**, or visit **www.mbh-eap.com** online.

Always Available | Free | Confidential

Each month on or after the 15th, visit

<https://helpiswhereyouare.com/Companylogin/1515/mercy>

Username: **CARP**

Password: **map**

JUL: Digital Health

AUG: Self-Care Strategy

SEP: Open Communication

OCT: Navigating Holidays



August is **NATIONAL EYE EXAM MONTH**



Even if you don't wear glasses, it's important to schedule a comprehensive eye exam to detect early signs of chronic diseases. An eye exam is not just about vision. A comprehensive eye exam can provide a clear, valuable, picture of your overall health and can detect early signs of chronic disease.



Discover potential health or eye problems early! Call Carpenters Vision Center at 314.955.9182, contact your VSP provider's office or find a VSP provider on vsp.com, to schedule your annual appointment today.



Carpenters Dental Center *Temporarily Closed*

The dental center temporarily closed on May 10. The health plan is actively pursuing a new dental vendor relationship to provide quality dental services, cost-effective delivery of dental services and limited wait times. The plan will keep participants informed of developments as they occur.

Carpenters Health Plan would like to thank you and your families for your continued support of Carpenters Wellness Center and the care teams within.

Patients of Carpenters Dental Center who need to obtain dental records from The TeleDentists, may contact The TeleDentists by email at stdental@theteledentists.com.

In the meantime, to locate an in-network dental provider, please visit www.deltadentalmo.com/members/login or call Carpenters Member Services at 1.877.232.3863, option 1, and our representatives will be happy to assist you.



Need After Hours Medical, Behavioral Health or Dental Care?



For 24/7 medical or behavioral health support through Cigna's MDLive, or to talk to a nurse using the 24/7 Cigna Nursing Line, call Cigna One Guide at 1.800.244.6224, visit myCigna.com or download the myCigna App.



For Virtual Dental urgent care after hours support 24/7 365 days a year, call toll-free 1.866.243.2014 or visit: virtualvisits.deltadentalmo.com to register.

SUMMER 2022



joint health tips

By, Dr. Josh Barney, DC
Wellness Center Lead Chiropractor

During the summer, warm weather and longer days offer a number of opportunities to engage in a variety of physical activities. As exciting as this time of year can be for many, there are also factors for us to consider, including hydration and overuse injuries. Carpenters Wellness Center has tips for how to stay hydrated, avoid injury and when to contact our team for evaluation.

Over summer months, there is an increase in the number of reported injuries as compared to other months. Carpenters Wellness Center's team of medical,

chiropractic, physical therapy and medical massage therapy providers work with patients to not only recover more safely and effectively from injury, but they also work with patients on preventing injury.

Visit the full article on laborfunds.org for summer injury prevention tips and to determine when it's necessary to call our care team for help.



Scan me for full article

TIP 1:
Stay Hydrated

TIP 2:
Avoid Overuse
Injuries

TIP 3:
Add Variety to
your Activities

TIP 4:
WHEN TO CALL US





1419 Hampton Ave
St Louis, MO 63139

Important Plan Changes Included Inside

*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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Benefit Offices

STL 314.644.4802 | KC 816.931.0097 | Toll-Free 877.232.3863

benefits@laborfunds.org | laborfunds.org

Monday - Friday 8 am - 4:30 pm



St. Louis Wellness Center

314.955.9355 | laborfunds.org/wellnesscenterstl

Monday - Wednesday 7 am - 6 pm

Thursday 7 am - 5 pm

Friday 7 am - 4 pm

St. Louis Vision Center*

314.955.2182

vsponsiteclinic.com/carpenters-stlouis

*same as wellness center hours