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**CARPENTERS**  
**BENEFIT PLANS**  
 HEALTH & RETIREMENT SERVICES

**Mid-America Carpenters  
 Regional Benefit Services, Inc.**

*Enhancing Members' Lives*

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**Complete your Passport to Health for a chance to win.**

Join your Brothers & Sisters and take our 2022 wellness challenge. All participants and dependents 18 and older are invited to complete your **Passport to Health** beginning October 1, 2022, to be entered for a chance to win from five (5) levels of prizes. *Full details available by visiting [laborfunds.org/macrbs-news/passport-to-health](http://laborfunds.org/macrbs-news/passport-to-health) or scan the QR code here.*



**How to participate**

You must complete or have completed at least five (5) of the seven (7) healthy habits in the last 12 months and provide proof by 12/15/2022.

- ✓ Flu Shot
- ✓ PCP attribution
- ✓ TDAP vaccine
- ✓ Annual physical
- ✓ Diabetes screening (A1C)
- ✓ Blood pressure screening
- ✓ Non-smoker / Enrolled in a smoking cessation program

All campaign participants who submit a completed passport by 12/15/2022 will be entered to win.

**Health clinics**

Flu shots and blood pressure readings provided by Cerner / Carpenters Wellness Center will be available this fall to help you complete your passport. Visit the article online for additional clinic details & location.

**St. Louis** Wed, Oct 26, 2-6p   **Kansas City** Wed, Nov 16, 2-6p   **Wentzville** Wed, Nov 16, 2-6p

**Prizes**

Five levels of prizes include a Samsung Smart TV, a pair of mountain bikes, a one year subscription + \$450 gift card to Thrive market and more.



## Important Plan Updates



### Carpenters Health Plan **COVID Disability Guidelines**

*Effective January 1, 2023*

To coincide with government regulations regarding COVID-19, Carpenters Health Plan will remove the special COVID disability benefit under the Plan effective 1/1/23. As a result, participants will follow the same Short Term Disability guidelines for all illness and injury claims. The following special guidelines have been changed:

- 1. Reinstatement of the 7-day waiting period.** In cases of illness or injury, there will be a required waiting period for Short Term Disability benefits to begin, regardless of covid diagnosis.
- 2. Elimination of coverage for quarantine due to COVID-19.** Since no quarantine is required per government regulations, Short Term Disability coverage for quarantine will no longer be covered.

All Short Term Disability applications will be received and processed with no special guidelines beginning January 1, 2023.

### Carpenters Health Plan **& CIVIL UNIONS**

*Effective January 1, 2023*

Carpenters Health Plan will no longer extend dependent coverage to individuals on account of a civil union entered under state law. This means dependents covered solely because of a civil union with a covered participant will cease effective January 1, 2023.

The Plan's rules for dependent coverage otherwise remain the same. The Plan will continue to extend dependent coverage to spouses of coverage participants who are married in accordance with the law of the state in which the marriage took place.



### Dental Appeals

Delta Dental of Missouri (DDMO) will begin managing all first-level member appeals for Carpenters Health Plan. Previously both first- and second-level dental appeals were reviewed by Carpenters Health Plan's Board of Trustees.

#### To Appeal a denied dental claim

Participant requests for appeal must be submitted to DDMO in writing.

Participant appeals may be mailed to:

Delta Dental  
PO Box 860  
St. Louis, MO 63126-0690

Participant email requests for appeal should be directed to **AppealsDDMO@deltadentalmo.com** and are considered received on the date sent by the participant.

For additional instructions on how to file a dental appeal with Delta Dental, please visit our website at **laborfunds.org/health-and-welfare-resources**.



## Carpenters Wellness Center **COPAYS** Effective January 1, 2023

Carpenters Wellness Center will begin implementing minimal copays for select items within the wellness center on 1/1/23.

### Copays for services

<b>Durable medical equipment (DME)</b> <i>DME includes but is not limited to crutches, braces, splints and boots.</i>	<b>\$20</b>
<b>Outside lab and/or X-Ray orders</b> <i>When a patient is not a primary care patient with a wellness center provider, lab appointments or X-Rays performed will incur a fee for service.</i>	<b>\$20</b>
<b>Fees for No Shows</b> <i>"No Show" refers to a patient with a scheduled appointment who does not contact the wellness center and misses the appointment.</i>	<b>\$20</b>

# 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

<p>✓ <b>Anti-Infective Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Vivjoa (oteseconazole) capsules</li> </ul>	<p>Covered with Prior Authorization by an OB-GYN only</p>	<p>Effective 9/1/22</p>	<p>✓ <b>Endocrine &amp; Metabolic Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Tlando (testosterone undecanoate) oral capsules</li> <li>◆ Cuvrior (trientine tetrahydrochloride)</li> <li>◆ Mounjaro (Tirzepatide)</li> </ul>	<p>Covered with Prior Authorization not first line therapy</p> <p>Not Covered</p> <p>Covered with Prior Authorization not first line therapy</p>	<p>Effective 9/1/22</p> <p>9/1/22</p> <p>9/1/22</p>
<p>✓ <b>Cardiovascular Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Aspruzyo (ranolazine) sprinkle</li> <li>◆ Norliqva (amlodipine) oral solution</li> <li>◆ Camzyos (mavacamten)</li> </ul>	<p>Not Covered</p> <p>Not Covered</p> <p>Covered with Prior Authorization by a cardiologist or heart failure clinic</p>	<p>9/1/22</p> <p>9/1/22</p> <p>9/1/22</p>	<p>✓ <b>Gastrointestinal Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Voquenza (vonoprazan/ amoxicillin +/- clarithromycin)</li> </ul>	<p>Not Covered</p>	<p>9/1/22</p>
<p>✓ <b>Central Nervous System Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Adlarity (donepezil) transdermal</li> <li>◆ Fleqsuvy (baclofen) oral suspension 25mg/5ml</li> <li>◆ Xelstrym (dextroamphetamine) transdermal patch</li> <li>◆ Ztalmy (ganaxolone) oral suspension</li> </ul>	<p>Not Covered</p> <p>Not Covered</p> <p>Not Covered</p> <p>Covered with Prior Authorization by pediatric neurologist only</p>	<p>9/1/22</p> <p>9/1/22</p> <p>9/1/22</p> <p>9/1/22</p>	<p>✓ <b>Hematology Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Pyrukind (mitapivat)</li> </ul>	<p>Covered with Prior Authorization by hematologist only</p>	<p>9/1/22</p>
<p>✓ <b>Dermatological Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Epsolay (benzoyl peroxide) cream</li> </ul>	<p>Not Covered</p>	<p>9/1/22</p>	<p>✓ <b>Immunological Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Hyftor (sirolimus) topical gel</li> </ul>	<p>Not Covered</p>	<p>9/1/22</p>
			<p>✓ <b>Oncology Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Carvykti (ciltacabtagene autoleucl)</li> <li>◆ Vijoice (alpelisib)</li> <li>◆ Vonjo (pacritinib)</li> </ul>	<p>Covered with Prior Authorization by oncologist only</p> <p>Covered with Prior Authorization by request from a specialist in consultation with a geneticist</p> <p>Covered with Prior Authorization by hematologist only</p>	<p>9/1/22</p> <p>9/1/22</p> <p>9/1/22</p>
			<p>✓ <b>Pulmonary Drugs</b></p> <ul style="list-style-type: none"> <li>◆ Tezspire (tezepelumab)</li> </ul>	<p>Covered with Prior Authorization by pulmonologist only</p>	<p>9/1/22</p>

## 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:

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

- 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 online:

[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 Carpenters' Participant Services.

## St. Louis-Kansas City Carpenters Regional Annuity Plan

### *eligibility for retirement*

To be eligible for a standard Annuity distribution, a participant must have reached 100% Vested status and be drawing a pension from either the Carpenters Pension Trust Fund of St. Louis, the Carpenters Pension Trust Fund of Kansas City, Kansas Building Trades, or the Carpenters Pension Fund of Illinois (Geneva).

In St. Louis, the earliest age a participant *may be* eligible to draw pension benefits is age 55. In Kansas City, participants *may be* eligible to draw pension benefits at age 49. Both scenarios are dependent upon years of service.



### Introducing Essential Medical Eyecare

Eye care is a key entry point into preventive health care, which is why VSP continues to invest in services that further the connection between vision care and overall health. Now included as part of VSP's standard coverage, **Essential Medical Eye Care** goes beyond routine eye care and provides additional coverage for medical and urgent eye care. Plus, participants will have the reassurance and convenience of visiting the same expert eye care provider who knows their eyes best for only the cost of a \$20 copay.

Covered services include:

- Retinal screening for participants with diabetes
- Medical exams for chronic conditions, such as glaucoma, age-related macular degeneration
- Medical tests to diagnose and treat sudden changes in vision
- and more.

No enrollment necessary! VSP's Essential Medical Eye Care is now a part of your benefit coverage. For summary coverage details, scan the QR code or visit:

Full coverage details on [vsp.com](https://vsp.com) after logging into your personal account.



<https://qrco.de/VSPEssentialMedEyeCare>



# NATIONAL SUICIDE

prevention month  
• september •

#youarenotalone

text **hello** to 74141 to reach the Crisis Text Line 24/7  
call 800.273.TALK | visit [suicidepreventionlifeline.org](http://suicidepreventionlifeline.org)

## reflecting inward

We often spend so much time taking care of others we can forget to take care of ourselves. You may recognize you don't feel like yourself, but not realize how it's affecting your life or those around you.

Good mental health helps you bounce back from stresses and thrive in your daily life.

The first step to improving and maintaining good mental health is self-awareness. Without taking the time to check-in, you may find yourself stuck in the same cycles that are harming your mental health.

### try it

Check in with yourself at least 1x per week

### talk about it

Share with someone how you're feeling

### support others

Let them know you're there to listen & find help

### get help

Reach out to your doctor for support & guidance

## Carpenters Health Plan Mental Health Resources

### Cigna Behavioral Health

call Cigna One Guide at 800.244.6224

visit [myCigna.com](http://myCigna.com)

### Additional Cigna Mental Health Resources

MDLive for Cigna visit [myCigna.com](http://myCigna.com)

Happify visit [cigna.happify.com](http://cigna.happify.com)

iPrevail visit [iprevail.com/cigna](http://iprevail.com/cigna)

Talk Space visit [talkspace.com/cigna](http://talkspace.com/cigna)

Ginger visit [ginger.com/cigna](http://ginger.com/cigna)

## Mercy Member Assistance Program

call 800.413.8008, #2

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



SCAN ME

more about  
MAP





# ANNUAL PHYSICALS

*good for your heart and your wallet*

By Julia Craig, MSN, FNP-BC  
Wellness Center Lead Nurse Practitioner

*“An ounce of prevention is worth a pound of cure.”  
~ Benjamin Franklin*

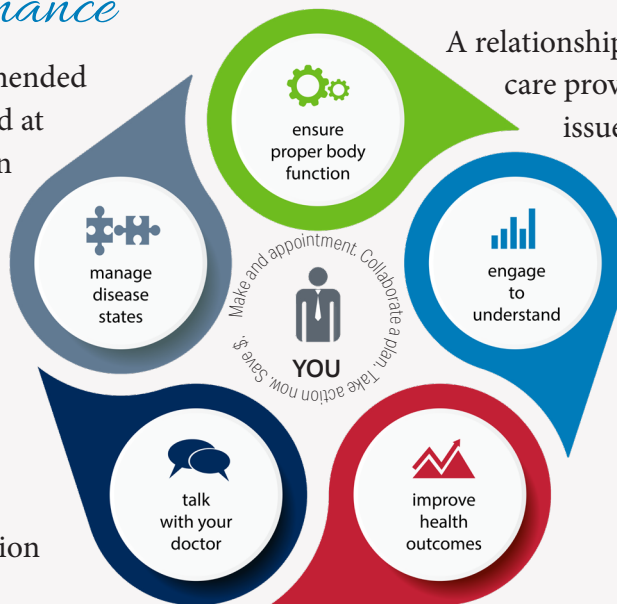
Even if you are feeling healthy, it is important to visit your health care provider’s office on an annual basis to keep up with your health maintenance. There are many stages of disease that may go unnoticed until they’ve come to a point at which treatment may be invasive and expensive to your livelihood and your pocketbook.

Discussing your physical, mental, social health and family history can help your health care provider recommend strategies to reduce your risk for different diseases. These recommendations could save suffering and costly health care for you and your family.

There are **4 ways** annual physicals can help your heart and your wallet.

## #1 health maintenance

At the minimum, it’s recommended that blood pressure is checked at least every year. Hypertension is referred to as “the silent killer.” It often has no symptoms but can create problems with the heart, which may result in disability or death. If lifestyle habits are not enough to control your blood pressure, most blood pressure medication costs only a few dollars per month.



Lab work may also be done to assess diabetes, cholesterol, communicable diseases and address other personal health concerns.

## #2 preventive care

Healthy lifestyle habits and staying up-to-date on vaccinations proven to reduce or eliminate certain illness is critical.

## #3 cancer screenings

Screenings help identify health concerns before they are advanced and complicated which often leads to less invasive, less costly treatment, less time off work and most importantly, better health outcomes.

## #4 disease management

A relationship with an established health care provider can help you manage most issues.

We want to be your partner in health to keep you (and your wallet) happy!

Visit [laborfunds.org](http://laborfunds.org) for the full article.





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](https://laborfunds.org)

Monday - Friday 8 am - 4:30 pm

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### St. Louis Wellness Center

314.955.9355 | [laborfunds.org/wellnesscenterstl](https://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](https://vsponsiteclinic.com/carpenters-stlouis)

\*same as wellness center hours