

Important Network Plan Change Announcement



ANNOUNCING OUR NEW NETWORK PARTNER



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

Effective January 1, 2023, your medical and behavioral health network is moving to UnitedHealthcare (UHC)/UMR.

After months of searching for the best possible medical and behavioral health coverage for participants and their families, the Board of Trustees of St. Louis-Kansas City Carpenters Health Plan have chosen to join United HealthCare's ***UHC Choice Plus nationwide PPO network***.

You should have already received an announcement letter from our office. Additional details regarding new programs and access provided by UMR are included in this newsletter and are available at umr.com.

I've heard of UHC, but what is UMR?

UMR is a wholly owned subsidiary of UnitedHealthcare, a part of the UnitedHealth Group. UMR supports self-funded plans like Carpenters Health Plan for the many services needed to ensure proper access to the care you need while ensuring claims are paid correctly. While UMR will provide the administrative support, *UHC Choice Plus* is the PPO network name your providers will recognize.

What if I have questions regarding claims incurred with Cigna prior to 1/1/23?

Carpenters' Participant Services is available to serve you 8am - 4:30pm, Monday - Friday, by calling our local or toll-free number, selecting option 1. Cigna Customer Service will continue to be available for a period of time 24/7 by calling 1.800.244.6224 or by accessing myCigna.com.

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OUR NEW
NETWORK PARTNER

UMR

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UnitedHealthcare

Who should I contact with questions about my UMR coverage?

Carpenters' Participant Services is available to serve you during our regular business hours. After January 1, UMR customer service will be available before and after hours for support Monday - Friday, 7am - 8am, and 4:30pm - 7pm. Simply call Carpenters' Participant Services and follow the prompts for assistance with medical claims and benefits outside normal business hours.

Is there a website or an app I can securely log in to see my health benefits and available programs through UHC available to me?

After January 1, [umr.com](https://www.umar.com) will be your one-stop shop for all things health benefits. Please refer to page 11 of this Builder for instructions on how to register after January 1.

Are our health benefits changing?

Your deductibles, copays and coinsurance will be the same as it was in 2022, but you will need to let your providers know you are now using the new UHC Choice Plus network. Be sure to give your providers your new card once it arrives.

How will this change affect my relationship with my medical or behavioral health providers?

UnitedHealthcare's Choice Plus network is a nationwide network with over 658,000 physicians and 5,700+ hospitals. Nearly all providers who were in-network with Cigna will be in-network with UHC. In fact, there are many UHC providers who were not a part of Cigna.

How do I check to see if my doctor is in-network with UHC?

Go to myUHC.com, search on "Find a Doctor" and select the Choice Plus network. You do not have to sign in and register to use the "Find A Doctor" feature. Scan the QR code on the right to access myUHC.com.



SCAN ME

When will I receive my new medical card?

Carpenters Health Plan will mail you new ID cards in December. If you have coverage under the Plan on January 1, 2023, you will begin coverage with UMR/UnitedHealthcare effective January 1, 2023.

When do I begin using my new card?

Please use your new 2023 ID card for any care on and after January 1, 2023.

Does this change to UMR/UHC affect the wellness center?

No. All services through Carpenters Wellness Center will remain the same.

Save our UMR contact information for future reference!

Phone: call Carpenters' Participant Services 1.877.232.3863, #1

Website: [umr.com](https://www.umar.com)

Effective January 1, MDLive through Cigna will no longer be available.

Become familiar with your new virtual medical service:



24-7 doctor visits via phone or mobile app

Teladoc gives you round-the-clock access to U. S. board-certified doctors, from home or on the go. Call or connect online using the Teladoc mobile app for virtual medical care, when you need it.

Talk to a doctor anytime, anywhere

Receive quality care via phone, video or mobile app

Prompt treatment

A network of doctors who can treat the whole family

Prescriptions sent to your pharmacy of choice, when necessary

Less expensive than the ER or urgent care for non-emergency health concerns

Get the care you need

Cold & flu symptoms

Allergies

Pink eye

Respiratory infections

Sinus problems

Skin problems

and more...

Download the app for free



Talk to a doctor anytime!

visit [Teladoc.com](https://www.teladoc.com)

or call

1-800-Teladoc

BEHAVIORAL HEALTH RESOURCES



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Go to [umar.com](https://www.umar.com) and select *Find a provider*.

Search for *UnitedHealthcare Choice Plus* or *Options PPO Network*.

Select *View directory of behavioral health providers*.



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

Upcoming Monthly Seminars

12/2022: Taking Control of Stress

Available on or after the 15th, visit

helpiswhereyouare.com/Companylogin/1515/mercy

Username: **CARP**

Password: **map**

➔ Login to view all past On Demand online seminars, as well as to tap into mental resources just for you.

Important Plan Updates



Carpenters Wellness Center COPAYS

Carpenters Wellness Center will begin implementing minimal copays for select items within the wellness center on January 1, 2023.

Complete list of copays/fees for services through the wellness center

	<i>You pay</i>
Hearing Aids	\$150 per aide
Durable medical equipment (DME) <i>DME includes but is not limited to crutches, braces, splints and boots.</i>	\$20
Outside lab and/or X-Ray orders <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>	\$20
Fees for No Shows <i>"No Show" refers to a patient with a scheduled appointment who does not contact the wellness center and misses the appointment.</i>	\$20

SELF-PAY RATES



2
0
2
3

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 as included below and in the tables on the right:

Classification	Payment due
Non-Active (retiree)	12/1/22
COBRA (active)	1/1/23

Non-Active Classification (Retired, Disabled and Surviving Spouse)	Standard	w/ Dental
Medicare Rate	\$275	\$310
Non-Medicare Rate	\$665	\$700

COBRA	Standard
Individual Plan Rate	\$590
Family Plan Rate	\$1,920
Individual Plan Extended Disability Rate (months 19-29)	\$880
Family Plan Extended Disability Rate (months 19-29)	\$2,215

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



PLAN RESTORATION & UPDATES eff 1/1/23

UMR/UHC is able to accommodate Carpenters Health Plan's Schedule of Benefits as it was approved prior to our transition to Cigna. In addition, the Plan is aligning mental health benefits to comply with the Mental Health Parity Act. Therefore, the following benefit changes are being implemented beginning January 1, 2023.

BENEFIT DESCRIPTION	CURRENT BENEFIT	BENEFIT EFF 1/1/23
Ambulance (In-Network or Out-of-Network)	\$300 deductible w/20% coinsurance	Ground: \$150 copay Air or Water: \$1,000 copay
Orthotics	1 per foot per year	\$1,000 Annual Maximum
Hearing Aids	\$4,000 maximum every 3 years	\$2,000 per ear every 5 years
Psychiatrists	\$50 copay	\$25 copay

cybercrime | DON'T BECOME A VICTIM

In today's day and age, it's highly likely you have a virtual presence in the digital world.

Taking key steps to ensure the safety of your digital information is critical.

Consider taking action to protect yourself from cyberthreats. Here are 4 key takeaways to help you minimize your risk.

1

Back up your data. This is one of the most important things you can do!

If you're targeted by a cyber attack you may not be able to access or use your computer, phone, or any of your other devices. But, if you've backed your data up you won't lose any of it, regardless of what ends up happening to your device.

What you can do: Save your important information to a portable hard drive or cloud storage.

2

Keep your devices & apps up-to-date. Don't ignore those pop ups and reminders.

Updates aren't just about adding new features. They're also about fixing vulnerabilities in a device or an app that attackers could find and use to gain access to your system. If your device can't receive updates anymore, we recommend planning to upgrade to a newer model.

What you can do: Set it and forget it! Set your system preferences to update automatically.

3

Unique passwords. Though tempting, you shouldn't use the same password for everything.

With so many accounts online, it's hard to keep track of all the passwords we need to use them. As a result, we often use the same password for all our accounts or stick to a few that we use over and over. If a hacker gets into one of your accounts, they would easily gain access to more of your accounts.

What you can do: Use a password manager which will store your online passwords for you.

4

Social media. Be careful what you share!

Did you know the information you post to your social media accounts could be used to steal your identity or hack into your online accounts? We share so much online, we don't often think too much about it when we do.

What you can do: Be sure your settings on your social accounts are set to family & friends, and never share travel plans, financial information, or passwords and be wary of free wifi for sensitive transactions.



Sources: cert.govt.nz & mitnicksecurity.com

PHYSICAL THERAPY *VS* PERSONAL TRAINING



By Paulina Kofman, PTA
Peak Sport & Spine, Carpenters Wellness Center

"I do enough physical activity at work, what do I need physical therapy for?"

"I exercise at the gym on top of my physical job, I don't need/have time for physical therapy."

"I already workout with a trainer, physical therapy wouldn't make a difference."

We hear these phrases quite often as physical therapists. Many believe if they are already physically active at work, or already working out at a gym, then they don't need physical therapy. However, physical activity, whether it be at work or at the gym, is different from exercises done in physical therapy.

Physical therapists are movement experts, trained to work with people who have an injury or a condition that limits their movement, decreases their ability to perform everyday activities, or adversely impacts their quality of life after individual evaluation. Physical therapy exercises are tailored specifically to help decrease pain and improve your ability to perform work and daily activities.

"Physical therapists are movement experts..."

While general physical activity is great and much needed throughout the day, it is important to incorporate some resistance training, mobility exercises, and movements that isolate muscles that aid in better functional ability. When we perform heavy lifting and repetitive activity for long periods of time, our body can start to break down.

Physical therapists and personal trainers can work together to help achieve one's fitness goals and help improve physical function.

If you're experiencing pain, a physical therapist can help develop a safe care plan to help you regain function. With exercises specific to each individual, physical therapists help restore pain free movement and improve function for daily activities like lifting at work. After that, you can work with a personal trainer to set and achieve further fitness goals.

Visit laborfunds.org/wellnesscenterstl to learn more about our physical therapy team at the wellness center.

WHEN TO SEE A PHYSICAL THERAPIST:



- ✓ There is pain, injury, diagnosis/condition that is limiting your movement.
- ✓ You have pain with everyday motions like overhead work or bending forward.
- ✓ There is pain with work activities or during workouts.
- ✓ You need rehab from injury or surgery.

WHEN TO SEE A PERSONAL TRAINER:



- ✓ To help build an exercise routine to achieve fitness goals such as weight loss, muscle endurance, strength, and cardiovascular endurance.



have
you
moved



qrco.de/macrbs_coa

Updating your contact information with our office just got easier!

Scan the QR code or use the URL above to update your address, phone and/or email address with your benefit office.

No smart phone? No problem. Call our office at 877.232.3863, option 1.

pharmacy benefits

Important Plan Updates

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

✓ Central Nervous System Drugs		Effective
◆ Zonisade (zonisamide) oral suspension	Covered with Prior Authorization	11/1/22
✓ Dermatological Drugs		
◆ Vtama (tapinarof)	Covered with Prior Authorization <i>by dermatologist only</i>	11/1/22
◆ Zoryve (rofumilast)	Covered with Prior Authorization <i>by dermatologist only</i>	11/1/22
✓ Endocrine & Metabolic Drugs		
◆ Ermeza (levothyroxine) solution	Not Covered	11/1/22
◆ Kyzatrex (testosterone undecanoate)	Not Covered	11/1/22
✓ Gastrointestinal Drugs		
◆ Amvuttra (vutrisiran)	Covered with Prior Authorization <i>by neurologist only</i>	11/1/22
✓ Neurological Drugs		
◆ Amvuttra (vutrisiran)	Covered with Prior Authorization <i>by neurologist only</i>	11/1/22

High Cost Drug Exclusions *effective 11/1/22*

The following excluded drug list includes drugs which are extremely expensive and have clinically equivalent drugs which are much less costly. For example, one month of Pepcid 20 mg costs \$1,935, while famotidine 20 mg costs just \$0.19 per month. For this single example, there is a savings of **\$1,934.81** per person per month.

Excluded drug		Covered Equivalent drug
Pepcid 20mg #90	→	famotidine 20mg #90
Butalbital 50-300	→	Butalbital 50-325
Xanax 1mg #30	→	alprazolam 1mg #67
Rayos 5 mg #90	→	prednisone 5mg #77
Naproxen-esomeprazole #90	→	Naproxen 500mg #70 / Esomeprazole #83

Financial Freedom

starts with a **BUDGET**

Budgeting is a tool to use to understand what income must go out each month, what is needed to cover those costs, and what's left. There are many ways to budget, but let's get right to a simple way to budget that works for everyone.

Remember, it's important to make a new budget for each month. Every time that calendar flips, there are new birthdays, holidays, insurance bills, proms and so on. There is no one budget that is perfect all the time every time. With seasonal work, budgeting is critical. So, make a new budget for a new month.

The Income Side

On one side of the page, list your total monthly income.

If you are married, do not separate your incomes. It doesn't matter if one of you nets \$1,000 a month and the other brings home \$10,000. You are now an \$11,000 household.

The Outgo Side

Every expense you have each month gets written down. Rent, food, cable, phones and everything in between. Again, since you make a new spending plan each month, some months you'll have certain expenses and others you won't. Your gift budget might be high in December and low in April, or you might have car insurance due in June. Focus on one month at a time.

Clear all the confusion. If you are confused about how to categorize expenses (does a restaurant visit count as Food or Eating Out?), simply determine what system works best for you. When you have two categories that are obviously different (such as gas money and entertainment), you should separate them. But when you spend \$100 at the grocery store buying food and things to run your household such as shampoo and paper towels, you might put that all under Grocery.

Start Early

Make your budget a couple of days before the month begins. That gives you the feeling of control—of being ahead of the game. People get dejected if it's August 7 and they have not yet made August's budget, so aim to have that done by July 29. Don't let the month sneak up on you without being prepared.

When you make a purchase, write it down that day. Take 60 seconds when you get home from work to update the budget. Opening a wallet or purse to find a week's worth of receipts in there is a quick way to get discouraged. Be vigilant and do this small amount of work every day.

All Signs Point to Zero

The point of a budget is to make income and outgo equal zero. They cancel each other out. If you cover all your expenses during the month and have \$500 left over, you aren't done with the budget yet. You must tell that 500 bucks where to go. If you don't, you lose the chance to make it help you get out of debt, save for an emergency, invest, pay off the house, or grow wealth. Make your money work for you. Tell every dollar where to go.

Download your quick start budget tool to help you get started by scanning the QR code or visiting qrco.de/quickstartbudget



courtesy SmartDollar, "The Simple Way to Make a Budget"



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Beginning January 1!

Find what you need at umr.com & umr.com on the go.

As a UMR member you can access your benefits and claims information anytime, anywhere using your computer or mobile device. There's no app to download.

- ◆ To register on umr.com, select *Member* from the top right corner of the home page to register for a new account.
- ◆ To access umr.com on the go from your mobile device, use any browser to log in from your mobile device.
- ◆ To bookmark umr.com on your iPhone, touch and hold the open book icon. On your Android, tap the menu, then select "add bookmark."

Use umr.com to view your claim activity, view EOBs, search your benefits, access your ID card, estimate healthcare costs, access the *Healthy You* newsletter and more!



Creating an account is easy.

Log in to get the most out of your vision benefits. See your benefits, view your claims history, find a doctor, and save on eyewear and more.

- ◆ Visit vsp.com.
- ◆ Click on *Create an Account* at the top right corner of the home page.
- ◆ Complete all the required fields, and select *Create an Account* to submit the form. You will receive a confirmation email.



24/7 online access to benefits and service.

Gain access to important plan information.

- ◆ Visit DeltaDentalMO.com/Members/Register and follow the steps to register.
- ◆ Once registered, log in or download the mobile app to verify eligibility, find a participating dentist, view your benefits, access your ID card, view your EOBs, and more.



Registering is safe and simple.

Your information is secure and confidential. Please have your member ID number or SSN available.

- ◆ Go to express-scripts.com and select *Register*, or download the free Express Scripts mobile app from your mobile device's app store and select *Register*.
- ◆ Complete the information requested. Create your username and password, along with security information in case you ever forget your password.
- ◆ Click *Register* now and you're registered.

Scan the QR code to learn more about the additional benefits available from Express Scripts online and on the mobile app, such as comparing medication prices at multiple pharmacies, managing medications, accessing your ID card, and more.





1419 Hampton Ave
St Louis, MO 63139

Important Network Change Details 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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Mid-America Carpenters Regional Benefit Services

STL 314.644.4802 | KC 816.931.0097 | Toll-Free 877.232.3863

benefits@laborfunds.org | laborfunds.org

Monday - Friday 8am - 4:30pm

Add'l health benefit & claims support by UMR beginning 1/1/23 7am - 8am, 4:30pm - 7pm



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

Monday - Wednesday 8 am - 6 pm

Thursday 8 am - 5 pm

Friday 8 am - 4 pm

