

the MID-AMERICA CARPENTERS REGIONAL BENEFIT SERVICES

# BUILDER *news*



Plan improvements included in this issue

## CARPENTERS HEALTH FAIRS

returning this fall

### ST. LOUIS

Saturday, September 30, 2023  
8 AM - 12 PM

### KANSAS CITY

Saturday, September 16, 2023  
8 AM - 11 AM

We are excited to announce our health fairs are returning this fall!

After a three-year hiatus, we are coming back, better than ever. We have redesigned our health fairs to help you better connect with your health, recognize and understand your health benefits available to you, as well as provide you with a safe and fun environment to bring your families and meet your Brothers & Sisters. Our health fairs are open to our active and Medicare Advantage participants and their families.

### MAKE YOUR HEALTH A GAME CHANGER

Each local sports-team-themed health fair will focus on total body wellbeing using the five pillars of health: career, physical, mental, social, financial, and community. Through interactive sports-themed services and activities, our health fairs will promote improved health and wellbeing through opportunities for learning, growth, improved health outcomes and more.

### Your health directly impacts the health of your company and your union.

By connecting you with resources to help you improve your health, we create opportunities for a stronger workforce, decrease time off for illness and injury, improve productivity and reduce high dollar claims incurred.



Our 2023 health fairs are RSVP only, no pre-registration required.\*

To RSVP, please visit <https://qrco.de/healthfairRSVP>

← or scan the QR code from your smartphone.

Visit **page 11** of this newsletter for details of each event.

But first, look inside to see what else is new under your plan of benefits.

\*Siteman Cancer Center mammography van requires pre-registration.

Enhancing Members' Lives

#### INSIDE THIS ISSUE:

- HEALTH FAIRS
- NEW APPRENTICE BASIC PLAN
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- OZEMPIC
- WELLNESS CENTER TIPS
- NETWORK PARTNERS



# plan updates

## Introducing the new **BASIC PLAN**

*Effective 7/1/2023 for newly eligible 1<sup>st</sup> - 4<sup>th</sup> Term Apprentices*

For many years, 1<sup>st</sup> – 4<sup>th</sup> Term Apprentices have earned health coverage at the same level of coverage as Journeyman, once they met the plan’s initial eligibility rules. However, they don’t have a the same contribution rate to the health plan as Journeymen. In fact, Carpenters Health Plan has subsidized lower employer contribution rates so our new apprentices could have the same level of coverage as participants who earn and maintain coverage at the full Journeyman rate. In an effort to continue offering the best benefits to the most members for as long as possible, the Board approved a new plan of benefits for this group of 1<sup>st</sup> – 4<sup>th</sup> Term Apprentices.

**Beginning July 1, 2023, apprentices in Terms 1 - 4 who earn Initial Eligibility under Carpenters Health Plan on or after July 1, will be covered under the Plan with new Basic Plan coverage. The new Basic Plan will allow Carpenters Health Plan to continue offering good coverage to newly eligible apprentices at a more appropriate level of benefits.**

Generally, the Basic Plan will allow access to in network providers with 70% Coinsurance, higher deductibles and higher out of pocket maximums, with limited vision and dental coverage. One of the biggest differences under the Basic Plan is that there will be no out-of-network coverage. However, participants covered under the Basic Plan will have access to the same prescription drug benefit and life insurance as all eligible participants.

### **Important**

- 1<sup>st</sup> – 4<sup>th</sup> Term Apprentices who earned initial eligibility prior to July 1 will be grandfathered into the current plan.
- No apprentice will move into the Basic Plan from the current health plan; this new plan is for newly covered 1<sup>st</sup> – 4<sup>th</sup> Term Apprentices only beginning July 1, 2023.
- After July 1, current health plan coverage will be referred to as the Premium Plan. Fifth Term Apprentices and higher will earn and continue coverage under the Premium Plan.

### **In Summary**

Effective July 1, there will be two plans of benefits under Carpenters Health Plan as indicated below:

**Basic Plan:** 1<sup>st</sup> – 4<sup>th</sup> Term Apprentices eligible for coverage on or after 7/1/2023

**Premium Plan** (same as the current plan): 5<sup>th</sup> Term Apprentices and above, including Journeymen



For more information on the new Basic Plan and the Premium Plan benefits, visit our website: [laborfunds.org/health-and-welfare-plan-benefits](https://laborfunds.org/health-and-welfare-plan-benefits)

# BASIC PLAN COBRA RATES

*Active participants | Effective 7/1/2023*

COBRA Continuation Coverage is available to all plan participants when health coverage cannot be extended by hours worked. Active participants and their eligible dependents are entitled to elect COBRA for up to 18 months due to a reduction in hours. Extended COBRA coverage for a period of disability is an option beyond 18 months in the case of disability. For more information on COBRA coverage, visit our website:

[laborfunds.org/health-and-welfare-plan-eligibility#cobra](https://laborfunds.org/health-and-welfare-plan-eligibility#cobra)



## COBRA Basic Plan rates

COBRA Basic Plan	Rate
Individual Plan rate	\$525
Family Plan rate	\$1,715
Individual Extended Disability Plan rate (months 19-29)	\$785
Family Plan Extended Disability Plan rate (months 19-29)	\$1,977

# END OF COVID OUTBREAK PERIOD

*Active participants | Effective 7/10/2023*

U.S. President Joe Biden signed a resolution ending the National Emergency (NE) on April 10, 2023, thereby ending the COVID-19 Public Health Emergency (PHE) on May 11, 2023.

Since the NE and PHE have officially come to an end, the Department of Labor (DOL) reports the Outbreak Period will continue to run through July 10, 2023 (60 days after the NE end date of May 11, 2023). This means plan administration - specifically HIPAA special enrollment; COBRA elections, notices and premium payments; and claim processes - will return to prepandemic rules effective July 10, 2023.





## HEALTH PLAN AMENDMENTS

for Active participants & Pre-Medicare retirees | Retroactively Effective 1/1/2023

### Breast Feeding Equipment & Supplies

The breast pump benefit under the health plan's Schedule of Benefits now includes breast pump purchases, one pump allowed per live birth, whether single or multiple birth, as well as out of network coverage for breast pump rentals for Premium Plan participants and dependents. Previously, breast feeding equipment and supplies were only covered as an in-network rental benefit.

#### Coverage summary

BENEFIT	Premium Plan		Basic Plan
	UHC Choice Plus In-Network	Out-of-Network Providers	UHC Choice Plus In-Network
	Participant Pays		
<p><b>Breast Feeding Equipment and Supplies</b></p> <p>In-Network Purchase limited to one per live birth (single or multiple) with prior authorization. Includes related supplies.</p> <p>OON Rental limited to the rental of one breast pump per birth as ordered or prescribed by physicians. Includes related supplies.</p>	<p>Purchase ONLY: Participant Pays 0%</p>	<p>Rental ONLY: Participant Pays 0%</p>	<p>Purchase ONLY: Participant Pays 0%</p>

To view the full schedule of benefits, visit our website:

[laborfunds.org/health-and-welfare-plan-resources](https://laborfunds.org/health-and-welfare-plan-resources)

### Enteral Feeding Supplements & Supplies

The health plan now covers nutritional supplements, enteral feedings, vitamins, and electrolytes that are prescribed by a physician and administered through a tube, provided they are the sole or primary source of nutrition or as part of a chemotherapy regimen.

This includes supplies related to enteral feedings (for example, feeding tubes, pumps, and other materials used to administer enteral feedings), provided the feedings are prescribed by a physician and are either the sole source of nutrition or a partial source of nutrition, where a partial source is determined by a physician for a period of time to be medically necessary for the patient, or are part of a chemotherapy regimen.

Previously, the plan covered enteral feedings only as the sole source of nutrition. This plan amendment allows for enteral feedings to also be covered as a partial source of nutrition when prescribed by a physician.

# 5 reminders

for Active participants  
& Pre-Medicare retirees

1

## PEAK SPORT & SPINE

Physical therapy services at no cost to you



PEAK Sport & Spine provides physician-ordered physical, occupational and hand therapy services to all covered participants and their families with \$0 out-of-pocket costs. PEAK Sport & Spine manages physical therapy services within Carpenters Wellness Center in St. Louis; however they have many other locations in the St. Louis area, including multiple locations throughout Missouri and Illinois.

The St. Louis-Kansas City Carpenters Regional Health Plan partners with PEAK Sport & Spine in an effort to remove barriers to exceptional care for our participants and their covered dependents in need of physical therapy services. PEAK's conservative treatment plans often allow patients to manage their diagnosis themselves, often without surgery or other invasive treatments.

Under Carpenters Health Plan, covered individuals are allowed up to 60 visits annually for therapy services. The visit limit for physical therapy services administered by PEAK Sport & Spine inside Carpenters Wellness Center does not apply.

3

Vacation Benefit Redemption  
is currently underway on  
**carpdc.org**



log in

2

## CHECK YOUR HOURS!

It's important to check your hours and paid benefits regularly. Even if you are getting paid weekly, your health, retirement, and vacation benefits (if applicable) depend on your employer to purchase them accurately and timely. Often, participants don't realize their work hours and paid benefits don't add up until they run out of health insurance or redeem their vacation benefits.

### How to check your hours

- Register or log in on **carpdc.org**
- From the menu, select **Members** → **My CARPDC** → **Benefit Hours Report**
- Select the type of report you want to see and verify the accuracy of your paid benefits!

4

## MEDICAL CLAIMS!

You are your own best advocate.

Always make sure that your health claims are paid correctly and timely. If you receive a bill from your doctor's office, read it carefully before you pay any balance due.

- Has your insurance been billed?
- If so, has your insurance paid the claim yet?
- Does the amount due (patient portion) seem accurate?

Remember, your health care provider's office is a place of business and they just want to make sure they are paid for their services. Together, with your help, our job is to ensure your providers are paid accurately and all applicable benefits are applied.

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## Site of Care

Little to no cost for lab or radiology services? Yes please!



check it out

## ANNUITY: AMENDMENT 3 APPROVED

*Effective 5/1/2023*

The Annuity Fund Board of Trustees have approved updates to the Annuity Fund as outlined below. To view the details of the signed Amendment, please visit our website: [laborfunds.org/annuity-plan-resources/](http://laborfunds.org/annuity-plan-resources/)

### **Vesting and Vesting Service**

A participant's Annuity benefit is 100% vested when one of the following conditions are met:

1. A participant reaches three (3) years of Vesting Service,
2. A participant attains Normal Retirement Age, which is the later of age 62 or the 5th anniversary of the anniversary date the individual became a participant, or
3. The participant is 100% vested in any defined benefit pension that provides retirement benefits for employees represented for the purpose of collective bargaining by one or more Local Unions or Councils affiliated with the United Brotherhood of Carpenters and Joiners of America.

A participant will be considered vested upon death or Disability as defined in the plan.

A participant will be credited with Vesting Service based on the following:

1. A "Year of Vesting Service" is 1,000 Hours of Service, beginning at one-thousandth (.001) of a Year up to a maximum of 1 year of Vesting Service per Plan Year.
2. Non-forfeited Vesting Service from any of the following funds earned before the individual became a participant under the Plan may be used to fulfill the Plan's vesting requirement:
  - Carpenters' Pension Trust Fund of St. Louis,
  - the Carpenters' Pension Trust Fund of Kansas City,
  - the Kansas Construction Trades Open End Pension Trust Fund, and/or
  - the Carpenters Pension Fund of Illinois (Geneva)

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*Effective 1/1/2024*

### **Lump Sum Payment**

If a participant's Accumulated Share is \$7,000 or less, the Accumulated Share will be paid as a lump sum benefit.



# Mid-America Carpenters Retirement Services is now offering the following financial education workshops

Questions? Email MACRBS at [communications@laborfunds.org](mailto:communications@laborfunds.org)

## Get Retirement Ready – Virtual Workshop

You will learn how to identify sources of retirement income, review insurance needs and healthcare expenses, and learn the “in’s and out’s of Social Security and Medicare

Date: Monday, July 10, 2023  
Time: 4:00 PM – 5:00 PM CST

Date: Thursday, July 27, 2023  
Time: 5:00 PM – 6:00 PM CST

## Retirement Income Planning – Virtual Workshop

You will learn how to turn your assets into income, the five common retirement risks and how to best manage them, and learn the steps you can take today to cover both your needs and wants in retirement

Date: Monday, August 7, 2023  
Time: 5:00 PM – 6:00 PM CST

Date: Thursday, August 17, 2023  
Time: 4:00 PM – 5:00 PM CST

## Retirewise Series – Virtual Workshop

The program is divided into four parts – Building the Foundation, Creating and Managing Wealth, Establishing Your Retirement Income Stream, and Making the Most of What You Have

Dates: Tuesdays - 9/5/23, 9/12/23, 9/19/23, 9/26/23  
Time: 4:00 PM – 5:00 PM CST

Dates: Wednesdays, 10/18/23, 10/25/23, 11/1/23, 11/8/23  
Time: 4:00 PM – 5:00 PM CST



Scan the QR Code to register or visit <https://cvent.me/BdldLV>

PlanSmart is a product of MetLife Consumer Services, Inc. (MCS). MCS administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract. Any content in this workshop or any other information provided as part of the PlanSmart program is for educational purposes only. It is not intended to provide legal, tax, investment, or financial advice or make any recommendation as to whether any investment or savings option is appropriate for you. Each individual’s legal, tax, and financial situation is unique; therefore, you should consult with your own attorney, accountant, financial professional or investment advisor regarding your specific circumstances. MetLife does not provide legal, tax, or investment recommendations or advice.

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# pharmacy

## benefit



### Prescription Drug Coverage & Exclusions *Effective 7/1/2023*

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 below includes the committee's recommendations which were approved by the Board of Trustees.

#### ✓ Anti-Infective Drugs

- ♦ Vowst (fecal microbiota spores, live-brpk) - ORPHAN Covered with Prior Authorization  
*2nd line of treatment only*

#### ✓ Biological-Immunological Drugs

- ♦ Joenja (leniolisib) tablets - ORPHAN Not Covered

#### ✓ Cardiovascular Drugs

- ♦ Atorvaliq (atorvastatin) oral suspension Not Covered

#### ✓ Hematological Drugs

- ♦ Jesduvroq (daprodustat) Not Covered

#### ✓ Oncology Drugs

- ♦ Oserdu (elacestrant) tablets Covered with Prior Authorization  
*by oncologist only*

#### ✓ Central Nervous System Drugs

- ♦ Combogesic (acetaminophen/ibuprofen) oral Not Covered
- ♦ Daybue (trofinetide) oral solution - ORPHAN Covered with Prior Authorization  
*by a pediatric specialist, 2 yrs and older*
- ♦ Naloxone NS nasal spray Not Covered
- ♦ Qalsody\* (tofersen) intrathecal - ORPHAN Not Covered
- ♦ Skyclarys (omaveloxolone) capsules Covered with Prior Authorization  
*prescribed by a specialist, 16 yrs and older*
- ♦ Zavzpret (zavegepant) nasal spary Covered with Prior Authorization  
*2nd line of treatment for acute migraines only*



### Express Scripts' 2023 National Preferred Formulary Exclusions & Preferred Alternatives

Annually, Express Scripts (ESI) reviews the prescription drugs covered under the National Preferred Formulary/Exclusions. The formulary is the list of drugs included in your prescription plan.

The following list includes recommendations from Express Scripts as drugs **Not Covered** under the Plan:

- ⊗ Flovent HFA
- ⊗ Flovent Diskus
- ⊗ Alvesco
- ⊗ Gilenya
- ⊗ Methylphenidate ER
- ⊗ Ravicti

ESI offers preferred alternatives for all Not Covered drugs. Participants directly affected by these drug exclusions will be contact directly by ESI regarding preferred alternative drugs. All Flovent products will have continuation of therapy for the remainder of 2023. No new users will be allowed Flovent medications after 7/1/2023.

Visit [express-scripts.com/2023drugs](https://www.express-scripts.com/2023drugs) for a full list of formulary exclusions with their covered alternatives or log on to compare drug prices. Costs for covered alternatives may vary.



# Ozempic

## PRIOR AUTHORIZATION REQUIRED

All requests for Ozempic (semaglutide) and other injectable diabetes management drugs, including Rybelsus (oral), require prior authorization for medical necessity and appropriateness.








## Beat the summer heat with these nutrition tips



### Foods that are high in water

Typically 80% of your daily water intake comes from beverages and 20% comes from food.

#### Foods high in water:

-  **Cucumber:** 95% water; 8 calories; good source of fiber, vitamin K, and vitamin A.
- Tomatoes:** One cup of raw, sliced tomatoes contains 170.14 grams of water.
-  **Watercress:** 93% water; packed with vitamin A, vitamin C, and beta-carotene.
-  **Apples:** Per a 100 gram serving, apples have 85.56 grams of water.
- Celery:** A single cup of it contains 115g of water.
-  **Lettuce:** 95% water; help you stay hydrated, increases bone strength, vision, and sleep.
-  **Watermelon:** 92% water per serving; packed with beneficial nutrients and is a great source of antioxidants.
-  **Peaches:** 88% water, plus their fiber content makes them a filling food option.
-  **Broth:** This soup base is often made by simmering bones in water with seasonings. You can add vegetables to broth to make it extra hydrating.
- Zucchini:** 95% water; one cup contains 1 gram of fiber to help you feel full.

### Foods that have electrolytes

Electrolytes are minerals that carry electrical charges so your body can function. They enable muscle contraction, help balance your body's pH levels (the measure of acidity and alkalinity), and keep you hydrated. Common electrolytes found in the body are calcium, chloride, magnesium, phosphorus, potassium, and sodium.

#### Foods with electrolytes:

-  **Spinach:** For adults, one cup cooked spinach provides 24% of the RDA for calcium and 73% of the RDA for magnesium. Excellent source of vitamin A and vitamin K.
- Pickle Juice:** Typical pickle juice is loaded with sodium and chloride, which may be why it's famous for reducing the duration of muscle spasms after workouts.
-  **Lentils:** A great source of electrolytes, including magnesium, potassium, and phosphorus, legumes also contain protein to make them an even healthier addition to your diet.
- Dried Apricots:** A half cup of dried apricots has almost a quarter of the daily value of potassium for adults.
-  **Sunflower Seeds:** Nuts and seeds are generally a good source of magnesium. Sunflower seeds are also a good source of phosphorus, so you get multiple electrolytes with every crunch.



*Always consult with your healthcare provider before making changes to your diet.*

Source: WebMD.com



Questions?  
Call Carpenters Wellness Center at 314.955.WELL (9355).



## HOW TO REGISTER ONLINE with our NETWORK PARTNERS

*Personal logins are available to all active covered persons 18+*



### Medical & Behavioral Health Network

**Find what you need at [umr.com](http://umr.com).**

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. Visit [umr.com](http://umr.com) to get started.



SCAN ME

### Telehealth Services

**24/7 online access to board certified doctors & therapists.**

Access virtual medical & behavioral health care at no cost to you. You will need your UMR ID number to register. Visit [Teladoc.com](http://Teladoc.com) or download the mobile app.



### Prescription Drug Network

**Registering is safe and simple.**

Please have your member ID number or SSN available. Visit [express-scripts.com](http://express-scripts.com), or download the free Express Scripts mobile app.



### Vision Network

**Get the most out of your vision benefits.**

Set up an account to see your benefits, view your claims history, find a doctor, and save on eyewear and more. Visit [vsp.com](http://vsp.com).



### Dental Network

**24/7 online access to benefits & service.**

Gain access to important plan information. Visit [DeltaDentalMO.com/Members/Register](http://DeltaDentalMO.com/Members/Register) and follow the steps to register.

## Servicios de traducción de MACRBS

En español

Mid-America Carpenters Regional Benefit Services (MACRBS) ofrece servicios

de traducción al español a nuestros participantes y sus familias.



Llame a Servicios al Participante

314.644.4802, opción 8



Envíe un correo electrónico a Servicios al Participante

[benefits@laborfunds.org](mailto:benefits@laborfunds.org)



Seleccione Español (Spanish) *Traducción de idioma (Language Translation)* [laborfunds.org](http://laborfunds.org)



Seleccionar formularios disponibles en español

[laborfunds.org/health-and-welfare-resources](http://laborfunds.org/health-and-welfare-resources)



RSVP



# carpenters' health fairs

## MAKE YOUR HEALTH A GAME CHANGER

### ST. LOUIS

Carpenters Wellness Center  
Saturday, September 30, 2023  
8 AM - 12 PM

### KANSAS CITY

Carpenters Kansas City Training Center  
Saturday, September 16, 2023  
8 AM - 11 AM

## HEALTH FAIR VENDORS

### St. Louis

Carpenters Wellness Center, *co-host*  
Siteman Cancer Center Mammography Van\*

### Kansas City

Walgreens  
*Please watch our website for add'l details coming soon.*

### Both locations

UMR

UHC Group Medicare Advantage PPO

Mercy MAP

VSP

Express Scripts

Delta Dental

MetLife

*Check our website for more!*

## HEALTH FAIR SERVICES

### St. Louis

Annual preventive visit scheduling  
Mammography Van\*  
Health coaching opportunities

### Kansas City

Health screenings  
Others in-process & development

### Both locations

Flu shots

Blood pressure screenings

Hearing tests

Financial Wellness

Games

Participation & door raffles



Visit [laborfunds.org/health-fair](https://laborfunds.org/health-fair) to RSVP & for more details



\* Appointment required. To schedule a mammogram in St. Louis:

Call BJC's Siteman Cancer Center Mammography Van, 1.800.600.3606, #2



1419 Hampton Ave  
St. Louis, MO 63139

Address Service Requested

*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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sign up for our monthly e-newsletter



### Mid-America Carpenters Regional Benefit Services

STL 314.644.4802 | KC 816.931.0097 | Toll-Free 877.232.3863

[benefits@laborfunds.org](mailto:benefits@laborfunds.org) | [laborfunds.org](http://laborfunds.org)

Monday - Friday 8am - 4:30pm

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



### St. Louis Wellness Center

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

Monday - Wednesday 8 am - 6 pm

Thursday 8 am - 5 pm

Friday 8 am - 4 pm