

the MID-AMERICA CARPENTERS REGIONAL BENEFIT SERVICES

BUILDER news



Important benefit updates & funds status inside



SITE OF CARE INCENTIVE: LABS



for Active participants & Pre-Medicare retirees | Effective 5/1/2023

Costs for our participants and health plan are significantly less when you use independent labs. In fact, there is significant access to both LabCorp and Quest facilities in our most populated areas.

To incentivize independent lab use, the copay and deductible for labs performed at these facilities have been removed. Participants and families are encouraged to use LabCorp and Quest labs whenever possible to eliminate personal out-of-pocket cost. *There is no change to out-of-pocket costs for facility labs, such as hospital labs.*

LabCorp / Quest lab	You pay \$0 copay / 0% coinsurance
Facility / Hospital-owned lab	You pay deductible & 20%

SITE OF CARE INCENTIVE: RADIOLOGY

for Active participants & Pre-Medicare retirees | Effective 5/1/2023

Radiology services at hospital system-owned facilities cost **more than twice** the amount of radiology services at free-standing facilities. Free-standing facilities include locations such as Metro Imaging or Diagnostic Imaging Centers in St. Louis and Kansas City, respectively.

To incentivize radiology services at free-standing facilities, the Plan is implementing a standard \$25 copay with no deductible for services performed at these facilities. This includes Carpenters Wellness Center referrals to Metro Imaging. *There is no change to out-of-pocket costs for radiology services performed within hospital-owned radiology centers.*

Free-standing facility	You pay \$25 copay / 0% coinsurance
Hospital system-owned facility	You pay deductible & 20%*

*Individual deductible is \$300. Assuming deductible has been previously met, on average, 20% coinsurance due for a hospital system-owned facility would be approximately \$96.

Enhancing Members' Lives

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plan updates

ORTHOPEDIC HEALTH SUPPORT

for Active participants & Pre-Medicare retirees | Effective 5/1/2023

UMR offers Optum’s Orthopedic Health Support (OHS) program, which connects those with diagnosed musculoskeletal conditions to specialized nurses and quality providers. If you’re looking for information and support to relieve back, knee, or hip pain, OHS can help. It’s already a part of your benefits, so there’s **no extra cost**. Get the quality care you need, so that you can get back to your favorite activities. Even more, when you participate in the OHS program through a center of excellence, your coinsurance will decrease from 20% (standard in-network coinsurance) to 10%.

This benefit is for participants with back, knee, or hip pain who are looking for information about:

- Spine fusion surgery
- Spine disc surgery
- Total hip replacement
- Non-invasive therapy options
- Physical therapy treatments
- Total knee replacement

More information



Contact OHS for support Monday - Friday, 7 am - 6 pm:
1.888.936.7246 | TTY 711

MEDICAL OUT-OF-POCKET INCREASE

for Active participants & Pre-Medicare retirees | Effective 5/1/2023

Medical out-of-pocket (OOP) max is the maximum an individual covered under the health plan will pay out-of-pocket for using In-Network providers when an In-Network deductible applies.

On May 1, the Individual OOP max under the health plan will increase to \$2,800, an increase of \$500 per individual per calendar year. As a result, the Family OOP max will also increase to \$8,400. The Family OOP max is three times the amount of the Individual max. The Board of Trustees approved this update to the plan as one initiative to help strengthen the health plan reserves for all participants.

Copays		Deductibles	
Primary Care:	\$25	PT/ST/OT:	\$25
Specialist:	\$50	Chiropractic:	\$10
Urgent Care:	\$75		
ER:	\$250 & 20% Coinsurance		
Coinsurance:	In-Network: 80% / 20%		
	Out-of-Network: 50% / 50%		
		In-Network:	\$300 / \$900
		OON:	\$2,000 / \$6,000
		Out of Pocket Max	
		In-Network:	\$2,800 / \$8,400
		OON:	\$90,000 / Unlimited

As a result of this benefit change, new medical ID cards will be mailed to replace your current ID card prior to May 1. Continue using your current cards through April 30. Watch your mail in April for your new cards to arrive.

NEW INITIAL ELIGIBILITY PLAN RULES

for new participants & participants not covered under the health plan in 2+ years

Retroactively effective 5/1/2022

A new Initial Eligibility Plan rule is in effect retroactive to May 1, 2022. Effective with hours worked May 1, 2022, new participants, and participants who have not been covered by hours-based coverage under the health plan for two years or more, will earn initial eligibility by working 300 hours in any consecutive three (3) month period. Coverage will begin the first month within a Benefit Quarter upon working 300 hours in the preceding three (3) months and will be extended for 3 months. This Initial Eligibility test will be applied to evaluate eligibility for coverage for the first two (2) Benefit Quarters of coverage for a participant.

SHORT-TERM DISABILITY BENEFIT

Direct deposit is now available for your weekly short-term disability benefits. Visit laborfunds.org/health-and-welfare-plan-resources for a Short-Term Disability Direct Deposit Authorization form, or call Participant Services.

SHORT-TERM DISABILITY BENEFIT REMINDER

When you are receiving a weekly short-term disability benefit, it is extremely important that you notify the MACRBS team when you return to work. Failure to do so may result in a request for refund back to the St. Louis-Kansas City Carpenters Regional Health Plan.



Call Participant Services for more information.



- WE WANT TO HEAR FROM YOU -

HOW WOULD YOU LIKE TO HEAR FROM US?

Mail. Email. Text messages.

Living in an age where information is everywhere, it's difficult to pay attention to it all. Your benefit news is important to your health and your wallet. Tell us how you prefer we contact you about benefit news by April 30, 2023 for a chance to win a \$50 Amazon gift card.



scan me

or visit <https://qrco.de/contactmepoll>

STL PENSION: POST AGE 62 BENEFIT ACCRUAL

Effective with hours worked on or after May 1, 2022, retired participants drawing pension benefits from the Pension Trust Fund of St. Louis who continue working beyond age 62 will earn additional benefits at the full rate (100%) of the future benefit accrual earned by active (non-retired) carpenters. This benefit improvement was adopted by the Board of Trustees in September 2022. Prior to this Plan improvement the additional benefits earned by Retired Active Participants were earned at a rate of at least 10% of the future benefit accrual, effective with hours worked on or after May 1, 1995.

STL PENSION & STLKC ANNUITY: “RBD” UPDATE

A participant’s required beginning date, or RBD, is the date a participant must begin to draw minimum retirement benefits. After December 31, 2022, RBD for participants under the plan is the April 1 following the participant’s 73 birthday. Prior to December 31, 2022, the required beginning date was one of the two options:

- ◆ If you turn 70 ½ after 12/31/2019 the RBD is April 1 following the year in which you turn 72.
- ◆ If you turn 70½ prior to 12/31/2019 the RBD is April 1 following the year in which you turn 70½.

Under federal law, you may be subject to tax penalties if your benefit does not start on or before your RBD. Yet another reason why it’s important that you make sure MACRBS always has your latest contact information.

STL: CARPENTERS WELLNESS CENTER

Carpenters’ Medicare Supplement participants may utilize pharmacy, dental (if elected), and audiology services. Participants who utilize Carpenters Pharmacy Center report significant savings in prescription drug costs.



Call Carpenters Pharmacy Center to begin moving your scripts today at 314.955.2179.

STLKC: UHC GROUP MEDICARE ADVANTAGE

UHC Medicare Advantage PPO’s 2023 Plan Guide is available on laborfunds.org/health-and-welfare-plan-resources. Everything you need to know about your Group Medicare Supplement benefits is in your plan guide.



For questions about your Medicare Advantage benefits, call UHC at 800.758.4885.





Searching for a new primary care experience?

Try Carpenters Wellness Center.

Your New Medical Home

Carpenters Wellness Center’s patient success is based on what’s referred to as a **medical home** model.

A medical home is a comprehensive, patient-centered model, where a primary care physician works with a team of providers to support patient care. Choosing a medical home for your regular medical care can help you manage your day-to-day and long-term healthcare needs.

When you call Carpenters Wellness Center your medical home, you change the way healthcare works for you.

You will change the way you build your health at the wellness center with:

- » same-day scheduling for acute needs
- » virtual visits
- » online access to your health records
- » access to all other lines of service
- » no copays for visits

Wait no longer. We’re confident you’ll like our wellness center team and will be happy to call us your new medical home. The care you receive at Carpenters Wellness Center is like none you’ve ever experienced.



Call to schedule your next primary care visit with one of our providers at **314.955.WELL (9355)**, press option 4 for **medical**.

Plan ahead...Schedule your sports and back-to-school physicals early. Appointments for early summer are beginning to fill up!

IMPORTANT: Active Workers’ Compensation cases cannot be seen at Carpenters Wellness Center. Please contact your company’s HR department to find a location to serve you.

What patients are saying

“Amazing medical practice. I have had the pleasure of working with many of these health care professionals and each one has a level of quality that you cannot find anymore. This place is such a blessing.”

Acacia, ★★★★★
5-star Google Review

“This place is amazing. Incredibly helpful folks, compassionate and thorough to boot! Dr. Tina Trost is the most empathetic, validating, respectful, and intelligent doctor I have ever met. She makes me feel heard and taken care of! Everyone I meet at the center is that way.”

Amber, ★★★★★
5-star Google Review



We have a 4.9 Star rating on Google Reviews! Check us out! Visit [Google.com](https://www.google.com), search **Carpenters Wellness Center**



vacation

redemption

2023

Vacation benefit statements will be available on carpdc.org on May 22.

If you earned Vacation Benefits in the 2023 Plan Year ending April 30, 2023, you are eligible to authorize your benefits as early as 12:01 am on Monday, May 22, with payments scheduled to begin on June 1.

New Users

If you don't have a personal carpdc.org account, you will need to create one in order to redeem your benefits online. To register, go to carpdc.org then select **Register**. Follow the prompts to set up your new account. Should you have trouble setting up your account and need assistance, please call our office prior to the week of May 22. Call volume increases substantially and there could be a longer wait time after May 22. Once your account has been set up, you are ready to redeem your Vacation Benefits on or after May 22.



Returning Carpdc Users

If you haven't logged in since last vacation redemption, it's good to test your login and password prior to this year's redemption. If you've forgotten your username or password, please click on the Menu icon in the top right corner of the carpdc.org home page, then select **Forgot username/password**.

If you experience issues while setting up your [carpdc](https://carpdc.org) account or when logging in to redeem your Vacation Benefits, please call MACRBS Employer Services at (314) 644-4802 or toll free (877) 232-3863, **Option 5**, Monday - Friday, 8 am - 4:30 pm. Please expect longer hold times beginning May 22 and the days to follow. We appreciate your patience.

Receiving Your Redemption

For all Vacation Benefits authorized prior to May 26, initial payments are scheduled to begin on Tuesday, June 1. After May 26 and before Friday, June 9, direct deposits will be made within 3 - 5 days from the date of redemption. After June 10, direct deposits may take up to 7 - 10 days. For mailed checks, please allow 7-10 working days to receive your check.

BENEVOLENT FUND UPDATE

Visit carpentersunion.org for more information.

The Benevolent Fund, which was funded through deductions from a member's Vacation Benefit during Vacation Redemption, is no longer an active council benefit. The MACRC now provides benefits for a member killed on-the-job through the Midwest Coalition of Labor (MCL).

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



Seleccione Español (Spanish) *Traducción de idioma
(Language Translation)*

laborfunds.org



Seleccionar formularios disponibles en español
laborfunds.org/health-and-welfare-resources

cybersecurity tips | RAISING THE BAR

Nearly 300 million people were affected by 1,862 corporate data breaches in 2021 in the U.S. alone, according to the nonprofit *Identity Theft Resource Center*.

Former hacker, Kevin Mitnick, insists, "The more security a consumer wants, the more inconvenient it will be."

Mitnick offers several tips to potentially help you evade hackers by 98%.

1

Manage your passwords. The simpler your password, the easier it is to guess.

Using a free (or paid) password manager app is a MUST. The app can store and even generate passwords and can only be accessed by a single master password. This master password should be at least 25 characters or more. Password managers also remind you to stop reusing the same passwords for multiple accounts.

2

Multi-factor authentication and physical keys. Working toward a passwordless future.

With the introduction of fingerprint or facial recognition, some big tech companies are making strides toward a future without passwords. Other companies have begun to utilize two-factor authentication, where the company sends a confirmation code to your phone or email that you must enter for verification. However, the most secure two-factor authentication is through software like FIDO2 or WebAuthn, paired with a physical security key that plugs into your computer. Together, this encryption is unique to you and your device and cannot be unlocked without a PIN and physical key.

3

Raise the bar 98%. Keep all your financial information separate.

According to Mitnick, if you're extremely serious about keeping your financial information safe from hackers, and you're willing to spend additional time and money to do so, Mitnick suggests buying a separate computer or tablet specifically for logging into your financial accounts or other sensitive accounts and data. He also recommends using a separate password manager just for that device.

4

Be smart. Awareness may be your best tool of defense.

Know what to look for in phishing attacks. Don't click on links or enter personal information unless you're 100% sure it's safe to do so. Never download anything unless you are expecting it and never enter your name and password if you didn't initiate the login process.



pharmacy

benefit



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.

Important Plan Updates

Prescription Drug Coverage & Exclusions

		Effective
✓ Central Nervous System Drugs		
◆ Auvelity (dextromethorphan/ bupropion) XR tablets	Not Covered	3/1/23
✓ Dermatological Drugs		
◆ Sotyktu (deucravacitinib) tablets	Covered with Prior Authorization <i>2nd line after TNF inhibitor failure by specialist only</i>	3/1/23
✓ Gastrointestinal Drugs		
◆ Kenvomep (omeprazole/ sodium bicarbonate) solution	Not Covered	3/1/23
✓ Hematological Drugs		
◆ Rolvedon (eflapegasttrim) subcutaneous	Not Covered	3/1/23
✓ Neurological Drugs		
◆ Relyvrio (sodium phenylbutyrate/taurursodiol)	Not Covered	3/1/23
✓ Oncology Drugs		
◆ Lytgobi (futibatinib) tablets – ORPHAN	Covered with Prior Authorization <i>by oncologist only</i>	3/1/23
✓ Ophthalmic Drugs		
◆ Omlonti (omidenedapag isopropyl) solution	Not Covered	3/1/23

Summary Annual Report for the St. Louis - Kansas City Carpenters Regional Health Plan

This is a summary of the annual report for the ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL HEALTH PLAN, (Employer Identification No. 43-1622970, Plan No. 501) for the period May 1, 2021 to April 30, 2022. 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 Plans of has committed itself to pay the following types of claims incurred under the terms of the plan.

All MEDICAL, DENTAL, VISION, PRESCRIPTION, AND DISABILITY claims

INSURANCE INFORMATION

The plan has contracts with UNION LABOR LIFE INSURANCE COMPANY, and METROPOLITAN LIFE INSURANCE COMPANY to pay the following types of claims incurred under the terms of the plan.

All LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT claims

The total premiums paid for the plan year beginning May 1, 2021 and ending April 30, 2022 were \$2,077,099.

The value of plan assets, after subtracting liabilities of the plan, was \$130,454,162 as of April 30, 2022 compare to \$182,405,955 as of May 1, 2021. During the plan year the plan experienced a decrease in its net assets of \$51,951,793. This decrease includes unrealized appreciation or depreciation in the value of the 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 \$222,070,603. This income included employer contributions of \$193,952,379, employee contributions of \$32,454,932, realized gains of \$7,914,957 from the sale of assets and earnings from investments of \$-13,154,817. Plan expenses were \$274,022,396. These expenses included \$9,186,508 in administrative expenses and \$264,835,888 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 items listed below 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.
5. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

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

1419 Hampton Avenue

St. Louis, MO 63139

43-1622970 (Employer Identification Number)

(314) 644-4802

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:

Trustees of Carpenters Benefit Plans of St. Louis

1419 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 the St. Louis - Kansas City Carpenters Regional Annuity Fund

This is a summary of the annual report for the ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL ANNUITY FUND, (Employer Identification No. 37-1942230, Plan No. 002) for the period May 1, 2021 to April 30, 2022. 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

Benefits under the plan are provided by a trust (benefits are provided in whole from trust funds). Plan expenses were \$349,758. These expenses included \$349,758 in administrative expenses. A total of 20,920 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$43,691,380 as of April 30, 2022 compared to \$25,309,019 as of May 1, 2021. During the plan year the plan experienced an increase in its net assets of \$18,382,361. This increase 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. The plan had total income of \$18,732,119, including employer contributions of \$20,109,542, other contributions of \$1,028,848, losses of \$30,371 from the sale of assets, earnings from investments of \$-2,633,008 and other income of \$257,108.

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 items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment; and
3. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Trustees of the Carpenters Benefit Plans of St. Louis

1419 Hampton Avenue

St. Louis, MO 63139

37-1942230 (Employer Identification Number)

314-644-4802

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:

Board of Trustees of St. Louis Kansas City Carpenters Regional Annuity Fund

1419 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 the St. Louis - Kansas City Carpenters Regional Vacation Plan

This is a summary of the annual report for the ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL VACATION PLAN, (Employer Identification No. 43-1622970, Plan No. 502) for the period May 1, 2021 to April 30, 2022. 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 \$1,874,120 as of April 30, 2022 compare to \$1,480,288 as of May 1, 2021. During the plan year the plan experienced an increase in its assets of \$393,832. This increase 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 \$40,985,130. This income included employee contributions of \$40,957,211, realized losses of \$119,418 from the sale of assets and earnings from investments of \$-59,030. Plan expenses were \$40,591,298. These expenses included \$297,391 in administrative expenses and \$40,293,907 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 items listed below are included in that report:

1. An accountant's 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

Trustees of Carpenters Benefit Plans of St. Louis
1419 Hampton Avenue
St. Louis, MO 63139
314-644-4802
43-1622970 (Employer Identification Number)
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.

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St. Louis, MO 63139

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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*

Follow us on social!



facebook.com/stlkccarpbenefitplans



[@stlkccarpbenefitplans](https://instagram.com/stlkccarpbenefitplans)



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 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