

the MID-AMERICA CARPENTERS REGIONAL BENEFIT SERVICES

BUILDER *news*



Plan improvements included in this issue

looking up.

MORE BENEFITS. MORE SERVICES.

Benefit Services Member Portal

Mid-America Carpenters Regional Benefit Services now has a Member Portal available to members and dependents!

In the Member Portal, you are able to make health and welfare payments, update your forms, such as Enrollment and Beneficiary forms, update your contact information, and more.

Find out more about and how to sign up for our new Member Portal on page 7.

Enhancing Members' Lives

INSIDE THIS ISSUE:

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- WELLNESS CENTER

Introducing: Pelago

We're happy to announce that we've partnered with Pelago to offer you a brand-new health benefit for tobacco cessation.

Pelago is a digital app that provides the tools and support to help people achieve life-changing goals like giving up smoking, vaping, or smokeless tobacco. On average, 85% of Pelago members find success within a week. It's a completely free benefit available to you and your covered dependents, 18 and older.

You can also unlock a healthier, tobacco free lifestyle and get up to \$50 in gift cards when signing up by the end of December.

Here's how it works

- ✓ Sign up by December 30, 2023 through the QR code, or by visiting pelago.health/carpenters-gift
- ✓ Chat with a Pelago care team member to earn your first \$25 Amazon gift card. Still interested? Visit page 4 for more details.

sign up





health plan

summary of material modifications

Active participants & Pre-Medicare retirees

Plan improvements

The Board of Trustees of the St. Louis-Kansas City Carpenters Regional Health Plan recently approved the following benefit improvements to the plan.



Therapies for developmental delays *approved June & August 2023*

Retroactively effective January 1, 2023, Speech Therapy, Physical Therapy, and Occupational Therapy are covered under the health plan for appropriately treating developmental delays. Previously, the plan excluded therapies as a treatment for developmental delays.



Breast pump purchase clarification *approved June 2023*

In the June 2023 Builder, it was announced that the purchase of breast pumps would be added as a benefit under the plan; however, shared coverage detail was not specific. Breast pumps will be allowed for purchase under the plan as follows:

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.



Dry needling *approved October 2023*

The health plan's Board of Trustees approved dry needling treatment guided by a professional physical therapist as a covered benefit under the health plan. A form of acupuncture, dry needling is a treatment that healthcare providers use for pain and movement issues associated with myofascial trigger points.

Important notes: Subject to prior authorization. Acupuncture is not a covered benefit under the Plan.



Augmentation speech devices *approved October 2023*

The Board approved adding augmentation speech devices as a covered benefit under the DME provisions of the plan, in conjunction with the developmental delay therapies that are now covered services.

By definition, an *augmentation speech device* is a device dedicated to transmitting or producing messages or symbols in a manner that compensates for the impairment and disability of a member with severe expressive communication disorders.



Qualifying clinical trials *approved October 2023*

The Board has updated the definition of *clinical trials* under the plan to include any life-threatening condition, subject to prior authorization, and only to cover amounts not paid by the trial.

Previously, consideration for coverage for qualifying clinical trials was limited to cancer-related treatment only.

SELF-PAY RATES

Qualified participants and dependents are allowed to continue coverage under the health plan by making monthly self-payments if they do not qualify through hours worked. 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)	12/1/23
COBRA (active)	1/1/24

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

[◆] Now you can make your payments directly in the Member Portal. See page 7 for more information.

Non-Active Classification (Retired, Disabled and Surviving Spouse)	Standard	w/ Dental
Medicare Rate	\$275	\$310
Non-Medicare Rate	\$679	\$714

Premium Plan - COBRA	Standard
Individual Plan Rate	\$602
Family Plan Rate	\$1,959
Individual Plan Extended Disability Rate (months 19-29)	\$898
Family Plan Extended Disability Rate (months 19-29)	\$2,260

Basic Plan - COBRA	Standard
Individual Plan Rate	\$535
Family Plan Rate	\$1,749
Individual Plan Extended Disability Rate (months 19-29)	\$799
Family Plan Extended Disability Rate (months 19-29)	\$2,017

2
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4



DIRECT ACCESS PHYSICAL THERAPY

Attn: Missouri Residents

No physician referral needed

There's a new way to access physical therapy benefits in Missouri. In August 2023, a new law went into effect in Missouri which allows anyone to schedule an appointment with a licensed physical therapist without the need for a physician's referral.

Patients must still provide proof of insurance for claims to be paid by your health plan, but this new law gives individuals seeking improved health outcomes the freedom to take charge of your health and wellbeing by directly accessing the expert care and guidance of skilled physical therapists.



Remember that seeing an in-network physical therapy provider will offer you the best benefits and the least out-of-pocket cost.

Even more, Active participants and non-Medicare retirees, when you visit a Peak Sport and Spine facility, your copay is waived! Find out more about our partnership with Peak on our website.

laborfunds.org/news-articles



Pelago



for Active participants & Pre-Medicare retirees

Sign up for Pelago and earn up to \$50 in Amazon Gift Cards



STEP 1

Sign up by December 30, 2023

Sign up online with a few simple steps. It's quick, easy, and confidential.



STEP 2

Have a phone call. Get a \$25 gift card*

Chat with one of our licensed Care team members. Afterwards, you'll get your first gift card!



STEP 3

Set off on your path to a healthier you!

Our program is personalized to you, and you can complete it on your terms.



STEP 4

Celebrate your progress with another \$25 gift card*

What is Pelago?

It's a revolutionary app, which helps people move past obstacles that cause habitual or addictive use of tobacco or nicotine.

Pelago is available to eligible participants and their covered dependents ages 18 & up.

LEARN MORE

pelago.health/carpenters-gift

SCAN ME!



*Exclusions apply, see terms for details



health plan reminders

for Active participants & pre-Medicare retirees

Life Events

When you have a new life event, such as a marriage or newborn baby, please make sure to notify our office as soon as possible and complete a new Enrollment Form. Documentation must be received in our office within 30 days of a new life event for coverage to begin on the date of the event.

Enrollment forms are available on laborfunds.org, as well as through our **Member Portal**.

For more information about our Member Portal, see page 7.

Maternity Leave

If you are a female participant and need to take time off work for delivery of a newborn baby, remember you are eligible to draw weekly short-term disability benefits as allowed by law.

Short-Term Disability forms may be found on laborfunds.org, as well as through our **Member Portal**.

Short-term disability benefits for live births do not apply to spouses or dependents.

Returning to Work after ST Disability

If you are a participant who has been out on short-term disability but are able to return to work early before your period of disability is scheduled to end, let us know!

You are only eligible for short-term disability benefits for as long as your doctor indicates AND so long as you are not currently working.

You must call or email Participant Services to update your Return-to-Work date before you return to work.

Don't Pay Full Price: Maintenance Meds

Filling a 3-month supply of your long-term medication can help you save time, money and trips to the pharmacy. To reduce the cost of your long-term medications, prescriptions must be filled through Express Scripts mail order or through a Restricted Retail Pharmacy.

More information: qrco.de/smart90



Important note: Walgreens & CVS pharmacies are not in the Restricted Retail Pharmacy Network. Follow the link for additional information on participating pharmacies.



Teladoc Health

For physical health. For mental health. Whole person care from a single app.

Teladoc is always within reach with around-the-clock access to U. S. board-certified doctors, from home or on the go. Less expensive than the ER or urgent care for non-emergency health concerns. Call or connect online using the Teladoc mobile app for virtual care, when and where you need it.

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

or call

1-800-Teladoc

pharmacy

benefit



Prescription Drug Coverage & Exclusions *Effective 9/1/2023*

Each quarter, the United Brotherhood of Carpenters' (UBC) Clinical Advisory Committee (CAC) reviews new emerging prescription drugs entering the market. 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.

✓ Biological-Immunological Drugs

- ♦ Rystiggo (rozanolizumab-noli) S.C. - ORPHAN Covered with Prior Authorization *by a neurologist*
- ♦ Vyvgart Hytrulo (efgartigimod alfa/hyaluronidase-qvfc) S.C. - ORPHAN Not Covered

✓ Cardiovascular Drugs

- ♦ LODOCO (colchicine) Not Covered
- ♦ Inpefa (sotagliflozin) tablets Not Covered

✓ Central Nervous System Drugs

- ♦ Leqembi (lecanemab-irmb) Not Covered
- ♦ Lumryz (sodium oxybate) XR suspension - ORPHAN Not Covered
- ♦ Motpoly XR (lacosamide) XR capsule Not Covered
- ♦ Uzedy (risperidone) XR S.C. Inj Not Covered
- ♦ Veozah (fezolinetant) tablets Covered with Prior Authorization *3rd line of treatment only*

✓ Endocrine-Metabolic Drugs

- ♦ Lantidra (donislecel-jujn) - ORPHAN Not Covered

✓ Gene Therapy Drugs

- ♦ Elevidys (delandistrogene moxeparvec-rokl) - ORPHAN Not Covered
- ♦ Roctavian (valoctocogene roxaparvec-rvox) - ORPHAN Covered with Prior Authorization *prescribed by a specialist, confirm diagnosis*
- ♦ Vyjuvek (beremagene geperpavec-svdt) topical gel - ORPHAN Covered with Prior Authorization *prescribed by a specialist, confirm diagnosis*

✓ Ophthalmic Drugs

- ♦ Miebo (perfluorohexyloctane) ophthalmic solution Not Covered
- ♦ Vevye (cyclosporine) ophthalmic solution Not Covered

✓ Oncology Drugs

- ♦ Epkinly (epcoritamab-bysp) S.C. Inj Covered with Prior Authorization *3rd line of treatment only*
- ♦ Ayvakit (avapritinib) tablets - ORPHAN Covered with Prior Authorization *by oncologist only*

✓ Pulmonary Drugs

- ♦ Liqrev (sildenafil) oral suspension Do Not Cover

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 Active & pre-Medicare retirees by the Trustees of STL-KC Carpenters Regional Health Plan in accordance with federal law.



- UnitedHealthcare's Choice Plus 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

For questions specific to breast cancer and your Plan coverage, visit our website or contact Participant Services.

Announcing

Mid-America Carpenters Regional Benefit Services'

MEMBER PORTAL

now available to participants & dependents



Scan the **QR** code

or visit the **MEMBER PORTAL** in the top right corner of **laborfunds.org** to get started!

In the **MEMBER PORTAL**, you can...

- ▶ Make your health & welfare payments
- ▶ Upload or submit documents & forms
- ▶ Update your forms
- ▶ Review employer hours reported
- ▶ Manage dependent enrollment
- ▶ Review employer contributions
- ▶ Update beneficiary information
- ▶ Review eligibility
- ▶ Update demographics
- ▶ and more!

To create your member *or* dependent account:

- ▶ Scan the QR code or visit **laborfunds.org** & select **MEMBER PORTAL**
- ▶ Select **Create Account**
- ▶ Create your account based on your relationship to the participant
- ▶ Create your password, set your preferred language, then set how often your password will need to be reset
- ▶ Agree to the Terms & Conditions
- ▶ Select **Finish**



GoGreen - Accept or Decline terms

First time users will need to Accept or Decline the portal's GoGreen settings. For now, when you select to GoGreen, you will continue to receive notices in the mail as well as to your portal inbox.

ANNUITY: AMENDMENT 4 APPROVED

summary of material modifications

Retroactively Effective 5/1/2019

The Annuity Fund Board of Trustees have approved updates to the St. Louis-Kansas City Carpenters Regional Annuity Fund. Section 3.03 has been deleted in its entirety and updated as outlined below.

Withdrawal of Benefits

To be eligible to request a distribution, a Participant must make a written application in a form acceptable to the Trustees and must satisfy one of the three following conditions:

- a. Attainment of Normal Retirement Age, which is the later of age 62 or the fifth (5th) anniversary of the date the individual became a Participant; or
- b. Attainment of at least age 55 with a 100% vested benefit in the Participant's Individual Account; or
- c. Any age, provided that the Participant is 100% vested in the Participant Individual Account and provided that the Participant has commenced a lifetime pension from the Carpenters Pension Trust Fund of St. Louis, the Carpenters Pension Trust Fund of Kansas City, the Carpenters Pension Fund of Illinois, or the Kansas Construction Trades Open End Pension Trust Fund.

To view the signed 4th Amendment, please visit our website:

laborfunds.org/annuity-plan-resources/



STL PENSION PARTICIPANTS: 2023 TAX INFORMATION

If you received pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2023, please note that your **Form 1099-R** will be in the mail by January 31, 2023. This is the form you will need when filing your 2023 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2023 Tax Year (between 1/1/2023 and 12/31/2023), you will receive two (2) separate 1099-Rs.

One Form 1099-R will be for pension benefits received prior to age 59-1/2 and will be coded as "2" for Early Distribution in box number 7. The second Form 1099-R will be for your pension benefits received after age 59-1/2 and will be coded as "7" for Normal Distribution. When the amounts of both 1099-Rs are added together, it will equal the total amount of pension benefits you received during the 2023 Tax Year.

If you received a direct rollover in 2023, you will receive a 1099-R coded as a "G". This represents the direct rollover of a lump sum payment into an IRA or other qualified plan on a tax-deferred basis.

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross distribution \$	OMB No. 1545-0119 2023	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
				2a Taxable amount \$	Form 1099-R	
				2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>	Copy 1 For State, City, or Local Tax Department
PAYER'S TIN	RECIPIENT'S TIN	3 Capital gain (included in box 2a) \$		4 Federal income tax withheld \$		
RECIPIENT'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code		5 Employee contributions/ Designated Roth contributions or insurance premiums \$		6 Net unrealized appreciation in employer's securities \$		
		7 Distribution code(s)		8 Other \$		
		9a Total percentage of total distribution %		9b Total employee contributions \$		
10 Amount allocable to IRR within 5 years \$	11 1st year of desig Roth contrib. <input type="checkbox"/>	12 FATCA filing requirement <input type="checkbox"/>	14 State tax withheld \$	15 State/Payer's state no	16 State distribution \$	
Account number (see instructions)	13 Date of payment	17 Local tax withheld \$	18 Name of locality	19 Local distribution \$		

Form 1099-R www.irs.gov/Form1099-R Department of the Treasury - Internal Revenue Service

YOUR SOCIAL SECURITY DISABILITY CLAIMS EXPERT



Sometimes the unexpected happens. If accident or injury strikes and you're unable to work, do you know how you'll provide for your family? At these times, it's important to have an expert who can assist you. Allsup is here to help you and your dependents get the Social Security Disability Insurance (SSDI) you've paid into.

What is SSDI?

Social Security Disability Insurance (SSDI) is a payroll tax-funded, federal insurance program. A portion of the FICA taxes you pay are set aside for SSDI. This benefit is designed to provide you with income if you're unable to work due to a severe disability, until your condition improves, and guarantees income if your condition doesn't improve. Allsup and Mid-America Carpenters Regional Council are here to make sure you get the disability benefits you worked for and deserve.

Are You Eligible for SSDI?

Find out more about our partnership and how to engage with Allsup on our website:

laborfunds.org/news-articles



learn more



FINANCIAL EDUCATION WORKSHOPS



Live Workshops

Our partner for life insurance benefits, MetLife, offers *live via Zoom* financial education and retirement planning opportunities for our participants and their families. These workshops are designed to help you become financially stable long-term and prepare you for retirement. Our 2024 workshop calendar is now available!



find out more & sign up

Live Workshops	Date	Time	Date	Time
Smart Money Moves	January 23	4 pm	June 19	5 pm
Retirement Tips for Every Age	February 20	5 pm	July 17	4 pm
Understanding Social Security	March 20	4 pm	August 20	4 pm
Get Retirement Ready	April 9	5 pm	September 18	4 pm
Retirewise series (2-1.5 hr sessions)	April 17 & 24	4 pm	November 12 & 19	4 pm
Retirement Income Planning	May 21	4 pm	October 23	4 pm

Pre-Recorded Workshops

In addition to the live MetLife workshops offered in 2024, pre-recorded workshops are now available on the Videos page of our website and may be found toward the bottom of the page: laborfunds.org/videos



watch now



HOW TO REGISTER ONLINE with our NETWORK PARTNERS

Personal logins are available to all active covered persons 18+



SCAN ME

Medical & Behavioral Health Network

Find what you need at 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 to get started.



SCAN ME

Prescription Drug Network

Registering is safe and simple.

Please have your member ID number or SSN available. Visit express-scripts.com, or download the free Express Scripts mobile app.



SCAN ME

Dental Network

24/7 online access to benefits & service.

Gain access to important plan information. Visit DeltaDentalMO.com/Members/Register and follow the steps to register.



SCAN ME

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.



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 or download the mobile app.

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

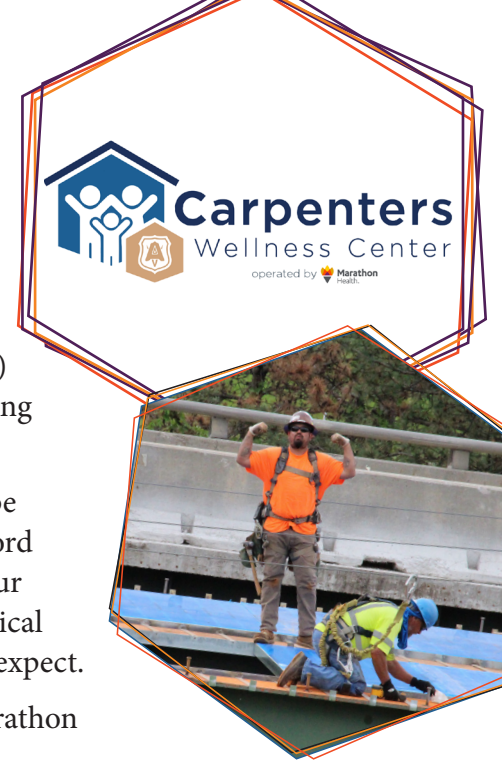


Seleccione Español (Spanish) *Traducción de idioma*
(Language Translation) laborfunds.org



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

the move to marathon health



In August, our health center vendor, Cerner Workforce Health Services (WHS) announced they were acquired by Marathon Health, one of the industry’s leading providers of employer-sponsored healthcare.

While the business acquisition took place on August 1, Marathon Health will be replacing Carpenters Wellness Center’s technology and electronic medical record systems December 5, 2023. The commitment to the health and well-being of our participants remains our number one priority. There are no changes to the clinical care team at Carpenters Wellness Center or the level of care you have come to expect.

You should experience no disruption in your healthcare. Read more about Marathon Health and our exciting new partnership on our website.

laborfunds.org/news-articles

read more



new look. same care team. improved access.

Carpenters Wellness Center patients now have access to a new health portal.

What changes can you expect in the new Marathon Health Portal?

A new scheduling experience: the guided scheduling tool helps you select the right reason for your appointment, the most convenient time for your visit, and the method of meeting with your provider (telephonic, virtual or in-person) that works best for you.

Virtual care experience: after scheduling a virtual visit on the Marathon Health Portal, you will receive a link to fill out required forms or other requested information. You will also be able to check-in for your appointment. You will receive an email or text before your appointment time to join your virtual visit. This can also be done directly through the portal or Marathon Health app.

Opt-in access to your appointments: allow family members to view your upcoming and past appointments, as well as schedule appointments on your behalf, by accessing the “Family Permissions” section under your “Profile & Settings.”

Link wearable devices: connect your Garmin or Fitbit wearable device by selecting the “Connect Your Device” button found under the “News” section of the Marathon Health Portal.

To get registered in the portal, scan the QR code or visit: my.marathon-health.com

Marathon Health Portal





1419 Hampton Ave
St. Louis, MO 63139

Address Service Requested

*Providing benefit news to participants and dependents covered under the
St. Louis - Kansas City Carpenters Regional Health, Pension, Vacation & Annuity Plans*

holiday office hours

Mid-America Carpenters Regional Benefit Services

STL 314.644.4802 | KC 816.931.0097

Toll-Free 877.232.3863

benefits@laborfunds.org | laborfunds.org

Regular hours: Monday - Friday 8am - 4:30pm

Add'l health benefit & claims support by UMR

7am - 8am, 4:30pm - 7pm

MACRBS & Wellness Center Holiday closures:

December 25 & 26, 2023 | January 1 & 2, 2024

Carpenters Wellness Center - St. Louis

314.955.9355 | laborfunds.org/wellnesscenterstl

Regular hours: Monday - Wednesday 7 am - 6 pm

Thursday 7 am - 5 pm

Friday 7 am - 4 pm

Carpenters Vision Center

314.955.2182 | vsponsiteclinic.com/carpenters-stlouis

Regular hours: Monday - Wednesday 8 am - 6 pm

Thursday 8 am - 5 pm

Friday 8 am - 4 pm

Carpenters Dental Center

314.455.8998

Regular hours: Monday 9 am - 6 pm

Tuesday - Wednesday 8 am - 5 pm

Thursday 8 am - 4:30 pm

Friday 8 am - 2 pm

Follow us!

 facebook.com/stlkccarpbenefitplans

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

 sign up for our monthly e-newsletter



Happy Holidays from our families to yours!