

*the* MID-AMERICA CARPENTERS REGIONAL BENEFIT SERVICES

# BUILDER *news*

**INSIDE THIS ISSUE:**

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- FINANCIAL EDUCATION
- & more



## Kansas City Wellness Center COMING SOON

As you may be aware, the Kansas City Wellness Center building was completed in 2021. However, its opening was delayed, fully dependent on a determination by the Department of Labor (DOL). Since the wellness center was built on land owned by the Apprenticeship Fund, the DOL had to approve for Carpenters Wellness Center in Kansas City, a union-owned building, to open for business. Many thanks to the MACRC leadership, Training Fund Trustees, and their legal teams for their dedication to improving healthcare for our families. In January 2024, the DOL approved the terms of the settlement agreement with the union.

### Next Steps

While it's an exciting announcement, there's a lot of work to do before the Kansas City Wellness Center's doors can open to serve our participants and their families at the same level of care as our wellness center in St. Louis. By direction of the Board of Trustees, the health plan is already working diligently to secure partners and services that meet our needs. Please watch for more information as we update you over the coming months.



# health plan

## summary of material modifications

Active participants & Pre-Medicare retirees

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## Plan improvements



### Continuing Eligibility Rules: Quarterly Test Improvement

As you know, in recent years benefits were reduced to help strengthen the health plan. Good news: The health plan is growing stronger! For this reason, Trustees determined that an improvement to our eligibility tests is possible.

*With hours worked beginning May 1, 2024*, the **QUARTERLY RULE ELIGIBILITY TEST** is **improved**. What does this mean? Less hours will be required per quarter to continue eligibility. Details:

#### QUARTERLY RULE TEST

Effective with hours worked May 1 or after, a participant who works at least **330** credit hours in a Contribution Quarter, will have eligibility extended through the Benefit Quarter that next follows that Contribution Quarter.

*Hours worked February - April 2024 will follow the current Quarterly Rule, so 360 hours are required to continue coverage for July - September 2024. New plan rules will require **330 hours** worked May - July 2024 to continue coverage for October - December 2024.*

The Plan's Contribution & Benefit Quarter table is included for reference:

CONTRIBUTION QUARTER hours worked	provides coverage for	BENEFIT QUARTER eligibility period
May, June, July	→	October, November, December
August, September, October	→	January, February, March
November, December, January	→	April, May, June
February, March, April	→	July, August, September

Other eligibility tests remain the same. For a complete list, scan the QR code, or visit: [laborfunds.org/health-and-welfare-plan-eligibility](https://laborfunds.org/health-and-welfare-plan-eligibility)



SCAN ME



### New Health Plan SPD Coming Summer 2024

Watch for your new Summary Plan Description (SPD) coming soon!

Your health plan document effective January 1, 2024, has been updated with all approved material modifications since 2019. If you elect to GoGreen in the Member Portal, you will receive the SPD electronically in your portal. All other participants will receive the updated SPD by mail.

These amendments were approved by the Board of Trustees in the March 2024 meeting.



## 2 Newborn Enrollment Guidelines

Initial newborn eligibility under the health plan has been updated to allow participants more time to complete an updated Enrollment Form and submit all necessary supporting documents when a dependent child is born. Now, participants have 90 days to submit required paperwork (previously the plan allowed 30 days).

Newborns will be granted eligibility using the following guidelines **retroactive to July 1, 2023**:

ENROLLMENT FORM received	SUPPORTING documents rcvd	ELIGIBILITY begins
Within 90 days of birth date	Within 90 days of birth date	On the date of the child's birth
91 days or more after birth date	91 days or more after birth date	On the date the Enrollment form and proof of relationship documents are received
Within 90 days of birth date	91 days or more after birth date	After 90-day newborn enrollment ends, eligibility is reinstated on the 1 <sup>st</sup> of the month in which proof of relationship documents are received*

\*For example, if required supporting documentation is received after 90 days, on the 15th of a month, coverage for the newborn will be reinstated on the 1st of that month. Required documents for eligibility are listed on page 2 of the Enrollment Form.

## 3 Extension of Hours-Based Eligibility for Disability

Effective **December 1, 2023**, health coverage will be updated for participants with verified Total Disability as described below; **updates are bold in blue**.

If a participant is unable to work the minimum amount of hours to maintain eligibility due to an occupational or non-occupational Total Disability, and has accrued at least 1,440 hours during the 12-consecutive months ending with the month in which the Total Disability began, the participant's eligibility will be continued, without contributions, until the earlier of:

CURRENT rule	UPDATED rule effective 12/1/2023
The end of the next Benefit Quarter in which the disability ends,	<b>The end of the next Benefit Quarter associated with the Contribution Quarter</b> in which the disability ends,
The end of the next Benefit Quarter in which the participant returns to work, or	<b>The end of the next Benefit Quarter associated with the Contribution Quarter</b> in which the participant returns to work, or
The last day of the Benefit Quarter containing the first anniversary date the participant's short-term disability began.	The last day of the Benefit Quarter containing the first anniversary date the participant's short-term disability began.

If a participant qualifies for a Disability Extension and returns to work, the participant will receive the extension through the end of the **BENEFIT QUARTER** that corresponds with the **CONTRIBUTION QUARTER** in which they returned to work (not to exceed one year).



Active participants & Pre-Medicare retirees

# health plan

## Site of Care: Radiology

### DEFINED

In May 2023, the health plan adopted Site of Care Incentives to promote the use of independent labs and radiology. When covered individuals use these independent facilities, it drives out of pocket cost down for you, and the overall cost for the plan is significantly less.

However, there has been a lot of confusion regarding which **independent, freestanding radiology facilities** are a part of the site of care incentive benefit. Some hospital-system radiology centers refer to their facilities as “freestanding,” but they are not contracted as and do not bill as *freestanding facilities*; they bill as a *hospital system*. In addition, some non-hospital radiology facilities are owned and operated by physician groups, which further complicates the definition.

### What you need to know

The site of care radiology incentive for X-rays, MRIs and similar, receive a \$25 copay only when they are **independently owned, freestanding imaging facilities (not hospital or physician group owned)**. If you have any questions or would like to check if an in-network radiology facility near you meets the site of care incentive standards, please contact Participant Services.



# Pelago

## Wealth in Wellness begins May 1

Active participants & dependents (non-Medicare): You can break the cycle and overcome financial stress without turning to tobacco, and Pelago can help. We give you the tools to quit or cut back in the palm of your hand. It's completely confidential and available to you at no cost.

When dealing with financial worries, it's common to look for a way to ease the pressure — including smoking. But Pelago can help you build healthier habits. Sign up for Pelago and complete a check in by May 31, and receive a \$25 gift card.

Beginning May 1, scan the QR code, or visit [pelago.health/carpenters](https://pelago.health/carpenters) to join.



## sign up for PENSION DEDUCTION

If you pay for your health and welfare coverage monthly, you *may* be eligible to deduct your health and welfare payment from your monthly pension benefit.

### Eligibility Requirements

- You must be drawing a monthly pension benefit from the STL or KC Pension Fund.
- Your monthly pension benefit must be larger than your monthly H&W payment.

Contact Retirement Services to check your eligibility for pension deduction. If you are eligible, signing up is simple! Scan the QR code to print the Pension Deduction form, then return it to our office.

retirement services

# member portal



*24/7 self-service tools*

## Check your hours

If you're working, it's important to know if your employer is reporting your hours. Your health, pension, annuity, and vacation benefits are all based on the number of hours reported by your employer. Make sure the hours reported match the hours you work!

## Make a payment

For participants who make payments to continue health coverage through Minimum Difference payments or Medicare Advantage coverage, there is an update to how payments can be made using a credit or debit card, as well as for recurring payments.

## Review eligibility

You earn initial and continuing health coverage based on the number of hours worked and reported by your employer. You can now log in to the portal to verify your eligibility status.

## Manage your demographics

Instantly update your address, phone number, and email address with the benefit office.

## Access your documents

Important secure documents, such as your annual pension statement, are available to you in your portal.

## GoGreen (& the GoGreen Incentive!)

Our new Member Portal offers you the option to GoGreen – to receive all required documents via email instead of mail. Sign up to GoGreen now before 4/30/2024 for a chance to win a \$100 Amazon gift card.

All covered individuals ages 18 and older are eligible to set up a personal account in the Member Portal and to participate in the portal's GoGreen incentive. **The GoGreen incentive ends 4/30/2024.**

Find out more on our website.

**SIGN UP:** [LABORFUNDS.ORG/MEMBER-PORTAL](https://LABORFUNDS.ORG/MEMBER-PORTAL)

**LEARN MORE:** [LABORFUNDS.ORG/NEWS-ARTICLES](https://LABORFUNDS.ORG/NEWS-ARTICLES)

## SAVE THE DATES!

### Kansas City Health Fair & Picnic

Carpenters Kansas City Training School & Wellness Center  
Saturday, September 21  
health fair 8a - 11a / picnic 12p - 4p

### St. Louis Health Fair & Picnic

Carpenters St. Louis Wellness Center & Council parking lot  
Saturday, September 28  
health fair 8a - 11a / picnic 10a - 4p

### Cape Girardeau Mini-Health Fair

Carpenters Hall, 815 Enterprise  
Saturday, October 12  
health fair 10a - 12p



RSVP



A UnitedHealthcare Company



EXPRESS SCRIPTS®

## CARPENTERS HEALTH PLAN: THE COST OF COVERAGE

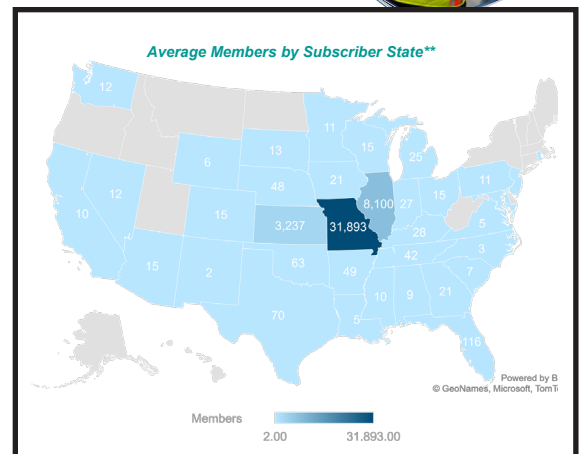
### The cost of healthcare

Healthcare is costly - to you, to your employer, to your health plan. However, despite the higher and still rising cost of healthcare, the cost of coverage for our participants compared to the Construction Norm and Missouri Norm is significantly less.

### How our benefits compare

Due to significant network discounts and network utilization management, high-cost claims, such as hospital inpatient stays, as well as in- and outpatient surgeries, etc., **the cost for medical and pharmacy claims paid per member per month (PMPM), January 2023 - October 2023, was 18.4% lower than the Missouri Norm, as well as 15.7% lower than the Construction Norm.** In addition, the **medical out of pocket PMPM was 38.3% less than the Missouri Norm and 42.5% lower than the Construction Norm.**

Bottom line: Carpenters Health Plan is providing benefits through UMR/UnitedHealthcare and Express Scripts that are better than state and industry trends. Though there is no argument that all of healthcare is costly, this is good news for you and your families.



A UnitedHealthcare Company

## Recent Changes to UMR's Member Portal Login Process

The HealthSafe ID secure login process used by UMR-managed member portals and mobile apps recently discontinued use of security questions to confirm the identity of registered users.

On April 10, users who used security questions for multi-factor authentication (MFA) began prompting users to switch to a phone-based method to stay up to date with the latest security protocols and digital user experiences.

After April 10, the next time an impacted member signs into the member portal or app, they will enter their username and password and be asked to confirm their identity by answering one of their selected security questions.

When the member verifies their identity, they will be

notified their security questions are being removed. They then will be prompted to select a phone-based method (call or text) for authentication. Once they have verified their phone number by entering the code sent to their phone, they will be entered into the portal or app.

This is a minor change that is very common practice in user authentication for secure websites.

HealthSafe ID is a centralized identity management solution that enables member access to all participating UnitedHealth Group applications with a single login. Multi-factor authentication protects the user from an unknown person trying to access their data, such as their protected health information, personal identifying details or financial assets.

# **vacation**

## **r e d e m p t i o n**

### **2024**



**Vacation-time is around the corner.**

**Vacation benefit statements will be available on [carpdc.org](https://carpdc.org) on May 20.**

If you have earned Vacation Benefits in the 2024 Plan Year ending April 30, 2024, you are eligible to authorize your benefits as early as 12:01 am on Monday, May 20, with payments scheduled to begin on May 31.

Visit the carpdc login button on the top of [laborfunds.org](https://laborfunds.org) or select the carpdc login button from the menu on a mobile device.

**CARPDC LOGIN**

### **New users**

If you don't have a personal [carpdc.org](https://carpdc.org) account, you will need to create one in order to redeem your benefits online. To register, use the QR code to go to [carpdc.org](https://carpdc.org) then select [Register](#). Make sure to set up your account before redemption, since you will likely experience a longer wait time after May 20.

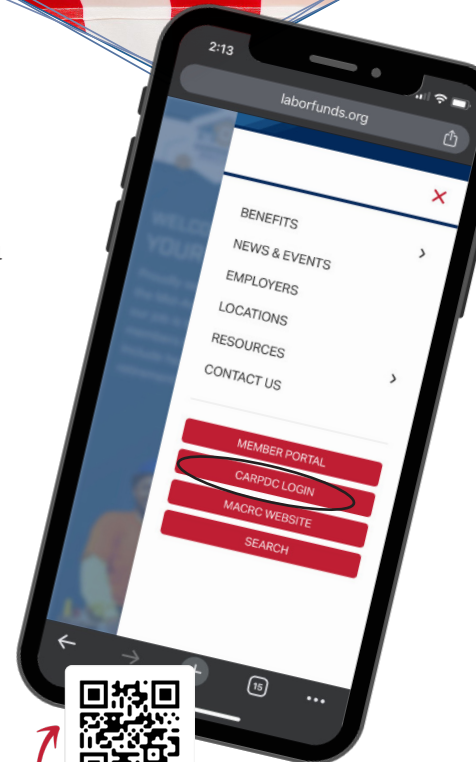
### **Returning carpdc users**

If you haven't logged in since last vacation redemption, be sure 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](https://carpdc.org) home page, then select [Forgot username/password](#).

If you experience issues while setting up your carpdc 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**

Find out more about Vacation Redemption on [laborfunds.org](https://laborfunds.org).



# pharmacy

## benefit



### Prescription Drug Coverage & Exclusions

Effective 12/1/2023 & 3/1/2024

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.

#### ✓ Anti-Infective Drugs

- |  |                    |
|--|--------------------|
| ♦ Likmez (metronidazole) oral suspension | Not Covered, 12/23 |
|--|--------------------|

#### ✓ Central Nervous System Drugs

- |                             |                    |
|-----------------------------|--------------------|
| ♦ Exxua (gepirone) tablet   | Not Covered, 12/23 |
| ♦ Zurzuva (zuranolone) oral | Covered, 12/23     |
| ♦ Coxanto (oxaprozin)       | Not Covered, 12/23 |

#### ✓ Dermatological Drugs

- |  |                    |
|--|--------------------|
| ♦ Ycanth (cantharidin) topical solution            | Not Covered, 12/23 |
| ♦ Filsuvez (birch triterpenes) topical- ORPHAN     | Not Covered, 3/24  |
| ♦ Cabtreo (clindamycin/adapalene/benzoyl peroxide) | Not Covered, 3/24  |
| ♦ Zelsuvmi (berdazimer) topical- ORPHAN            | Not Covered, 3/24  |

#### ✓ Endocrine-Metabolic Drugs

- |  |   |
|--|---|
| ♦ Agamree oral suspension - ORPHAN   | Not Covered, 12/23  |
| ♦ Pombiliti (cipaglusoside alfa-atga) I.V. Opfolda (miglustat) oral - ORPHAN | Covered with Prior Authorization, 12/23<br><i>2nd line by exception after failure of Lumizyme (alglucosidase)</i> |
| ♦ Sohonos (palovarotene) capsules - ORPHAN                                   | Not Covered, 12/23  |
| ♦ Xphoza (tenapanor) tablets   | Covered with Prior Authorization, 12/23<br><i>prescribed by a specialist</i>                                      |
| ♦ Zituvio (sitagliptin) tablets  | Not Covered, 12/23  |
| ♦ Zepbound (tirzepatide) .C.   | Not Covered, 3/24   |
| ♦ Zituvimet (sitagliptin/metformin) tablet                                   | Not Covered, 3/24   |

#### ✓ Gastrointestinal Drugs

- |                                |                   |
|--------------------------------|-------------------|
| ♦ Voquenza (vonoprazan) tablet | Not Covered, 3/24 |
|--------------------------------|-------------------|

#### ✓ Gene Therapy Drugs

- |   |   |
|---|---|
| ♦ Rivfloza (nedosiran) S.C. - ORPHAN                      | Not Covered, 12/23  |
| ♦ Casgevy (exagamglogene auto-temcel) infusion - ORPHAN   | Covered with Prior Authorization, 3/24<br><i>prescribed by a specialist</i> |
| ♦ Lyfgenia (lovotibeglogene autotemcel) infusion - ORPHAN | Covered with Prior Authorization, 3/24<br><i>prescribed by a specialist</i> |



♦ Wainua (eplontersen) S.C. - ORPHAN

Not Covered, 3/24

### ✓ Hematological Drugs

♦ Adzynma (ADAMTS-13, recombinant (krhn) IV - ORPHAN

Covered with Prior Authorization, 3/24  
*prescribed by a specialist*

♦ Alvaiz (eltrombopag) tablet

Not Covered, 3/24

♦ Fabhalta (iptacopan) capsule

Covered with Prior Authorization, 3/24  
*prescribed by a specialist*

♦ Ryzneuta (efbemalenogastrim alfa-vuxw)

Not Covered, 3/24

### ✓ Immunological-Biological Drugs

♦ Veopoz (pozelimab-bbfg) I.V./S.C. - ORPHAN

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Velsipity (etrasimod) tablet

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Bimzelx (bimekizumab-bkzx) S.C.

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Omvoh (mirikizumab) I.V./S.C.

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Zymfentra (infliximab-dyyb) S.C.

Not Covered, 11/23

♦ Zilbrysq (zilucoplan) S.C.

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

### ✓ Ophthalmic Drugs

♦ Ryzumvi (phentolamine)

Not Covered, 12/23

♦ Xdemvy (lotilaner)

Not Covered, 12/23

♦ Qlosi (pilocarpine) ophthalmic soln

Not Covered, 12/23

### ✓ Oncology Drugs

♦ Akeega (niraparib/abiraterone) tablet

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Elrexio\* (elranatamab)-bcmmm S.C. - ORPHAN

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Talvey\*(talquetamab) S.C. - ORPHAN

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Ojjaara (momelotinib) tablet - ORPHAN

Covered with Prior Authorization, 12/23  
*prescribed by a specialist*

♦ Fruzaqla (fruquitinib) capsule

Covered with Prior Authorization, 3/24  
*prescribed by a specialist*

♦ Augtyro (repotrectinib) capsule - ORPHAN

Covered with Prior Authorization, 3/24  
*prescribed by a specialist*

♦ Truqap (capiwasertib) capsule

Covered with Prior Authorization, 3/24  
*prescribed by a specialist*

♦ Ogsiveo (nirogacestat) - ORPHAN

Covered with Prior Authorization, 3/24  
*prescribed by a specialist*

♦ Iwilfin (eflornithine) tablet. - ORPHAN

Covered with Prior Authorization, 3/24  
*prescribed by a specialist*

NEW!



## ESTATE PLANNING & WILL PREPARATION SERVICES

### Easily create a will, living will, or power of attorney

Having a will is one of the most important things you can do for your family. Making sure your will is up-to-date can help ensure that your assets are distributed the way you want. You may not need to have access to an attorney to create a binding will.

MetLife makes available online will preparation services provided by SmartLegalForms to create a binding will, living will, or assign a power of attorney.

### Convenience and security at your fingertips

Sign on to an easy-to-use and secure website, available to you and your family members 24 hours a day, 7 days a week to create binding documents. Resources are available online to address questions you may have about creating a will or general estate planning. Once you create your binding documents, you will be provided with simple to follow instructions for witnessing/signing them in front of a notary public.

### Get started

- ✓ Visit [www.willscenter.com](http://www.willscenter.com) and register as a new user. Be sure to enter Carpenters as your Association name.
- ✓ Follow the simple instructions to create your online document.
- ✓ Return at your convenience to complete or update stored documents.

*This free benefit is offered by MetLife to participants of the St. Louis-Kansas City Carpenters Regional Health Plan.*

## 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
Retirement Income Planning	May 21	4 pm
Smart Money Moves	June 19	5 pm
Retirement Tips for Every Age	July 17	4 pm
Understanding Social Security	August 20	4 pm
Get Retirement Ready	September 18	4 pm
Retirewise series (2-1.5 hr sessions)	November 12 & 19	4 pm
Retirement Income Planning	October 23	4 pm

### Pre-Recorded Workshops

In addition to the live MetLife workshops offered, pre-recorded workshops are also available in English and Spanish on the Videos page of our website and may be found toward the bottom of the page: [laborfunds.org/videos](http://laborfunds.org/videos)



*watch now*

# 5 Tips to Help Reduce Anxiety

Anxiety is when you feel super worried about something that might happen, even if it's not likely. It can make you feel uneasy and tense. When you're anxious, you might feel worried all the time, find it hard to sit still, or have trouble concentrating. It can also make your muscles feel tight and make it tough to sleep. Here are some tips you can try to help reduce your anxiety.



1. Practice deep breathing exercises, preferably with mindfulness.
2. Engage in regular physical activity.
3. Do an activity or action that gives you a sense of accomplishment or works towards a goal.
4. Maintain a healthy diet.
5. Seek support from friends, family or a therapist.

If anxiety is making it hard for you to do things you want to do, like hanging out with friends or going to work, it's a good idea to talk to a doctor or therapist. They can help you find ways to feel better. Schedule an appointment at Carpenters Wellness Center and talk to a behavioral health counselor today.

**Remember, it's okay to ask for help. Taking care of your mental health is important, and there are lots of ways to feel better!**



## Schedule an Appointment

Call 314-955-9355  
or visit [my.marathon-health.com](https://my.marathon-health.com).

**Carpenters Wellness Center**  
1403 Hampton Ave, St. Louis, MO 63139



## May is Mental Health Awareness Month

Mental Health Awareness Month is a great time to check in with yourself. No matter what you face, Teladoc certified therapists and psychiatrists are available by phone or video. Get the confidential support you need for depression, anxiety, stress, relationship conflict, trauma or other challenges. How it works...

- ① Set up your account and fill out a brief medical history.
- ② Scroll through bios to choose the expert who best fits your needs.
- ③ Schedule your confidential visit at a time that works for you.



**TELADOC.**

Visit [Teladoc.com](https://Teladoc.com)

Call 1.800.TELADOC (835-2362)



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*

## **Mid-America Carpenters Regional Benefit Services [MACRBS]**

STL 314.644.4802 | KC 816.931.0097

Toll-Free 877.232.3863

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

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

Health benefit & claims phone support by UMR

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

## **Carpenters Wellness Center - St. Louis**

314.955.9355 | [laborfunds.org/wellnesscenterstl](https://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](https://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!**



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sign up for our monthly e-newsletter

