

the MID-AMERICA CARPENTERS REGIONAL BENEFIT SERVICES

BUILDER news

summary of material modifications *inside*

TRENDING
UPWARD

For the first time in years, the St. Louis-Kansas City Carpenters Regional Health Plan is consistently seeing a substantial improvement in the plan's financials. This is great news.

Assets have climbed to \$310 million as of 9/30/2024.

In 2020, assets were at \$216 million, but with the downward trends resulting from the 2020 pandemic, assets reported at \$162 million in April 2022.

Factors for the health plan's improved financials include increased contributions, revised eligibility requirements, lower claims expenditures, and investment performance. Adding to the growth in contributions, Man Hours in 2024 are above 26 million, the highest in over seven years. For reference, and in comparison, Man Hours bottomed out at 22.6 million in 2020, but work has steadily improved as a benefit to all MACRC members and plans.

The health plan is doing well, so it's time to start making improvements.

Read on **page 2** for positive changes to the Active dental plan.



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health plan

summary of material modifications

for 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.



Annual and Lifetime Dental Maximums Increased *approved December 2024*

Effective January 1, 2025, the dental plan maximum benefits have been improved as outlined in the table below. The approved dental plan benefit changes apply to all Active participants, as well as for Medicare Advantage participants who have elected dental coverage.

Through December 31, 2024, the Annual Maximum Benefit limit (excluding Orthodontia) is \$1,500 for both the Premium and Basic Plans, and the Lifetime Maximum Benefit limit for Premium Plan for Orthodontia only is \$1,500.

	Limitation	PARTICIPANT PAYS		
		PPO Network	Premier Network	Non-Network ¹
PREMIUM PLAN	Annual Maximum Benefit, Excluding Orthodontia*	Max Advantage** plus \$2,000	Max Advantage** plus \$2,000	Max Advantage** plus \$2,000
	Lifetime Maximum Benefit, Orthodontia Only	\$4,000	\$4,000	\$4,000
BASIC PLAN	Annual Maximum Benefit, Excluding Orthodontia*	Max Advantage** plus \$2,000	Max Advantage** plus \$2,000	Max Advantage** plus \$2,000
	Lifetime Maximum Benefit, Orthodontia Only	N/A	N/A	N/A

¹When using a Non-Network Provider, usual and customary allowance is applied to the claim. The difference in what the dentist bills vs. the usual and customary allowable is the responsibility of the participant.

*Per Covered Person, age 19 and older. Maximum benefit for Basic and Major services do not apply to children 18 and younger.

**Max Advantage means the Annual Maximum Benefit limit does not include the Covered Services as listed in the health plan document. Refer to Section VI-D of the health plan document regarding definition and detailed information regarding Max Advantage.



Medicare Advantage Group Life Insurance Policy Ends 12/31/2024

Due to new legislation, Medicare Advantage plan rates have increased nationwide. In an effort to keep the rates as affordable as possible without changing the benefit schedule, the Trustees voted and approved to remove the non-voluntary group life insurance policy which reduced the rate increase from 10-11% per month to 1-3% per month.

Medicare Advantage participants were mailed two notices beginning in October regarding the proposed 2025 self-pay rate increases and the removal of group life insurance from coverage to offset cost. Conversion notices were mailed in late November with instructions for participants who may be interested in converting the group life policy to an individual policy. Participants have until January 31, 2025, to make a conversion election.

IMPORTANT! Medicare Advantage participants:
If you do not wish to convert your policy, no action is necessary.

2025 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)	12/1/24
COBRA (active)	1/1/25

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

- ♦ Payments should be made in the Member Portal at:
laborfunds.org/member-portal

Non-Active Classification (Retired, Disabled and Surviving Spouse)	Standard	w/ Dental
Medicare Rate	\$278	\$313
Non-Medicare Rate	\$700	\$735

Premium Plan - COBRA	Standard
Individual Plan Rate	\$628
Family Plan Rate	\$2,043
Individual Plan Extended Disability Rate (months 19-29)	\$937
Family Plan Extended Disability Rate (months 19-29)	\$2,358

Basic Plan - COBRA	Standard
Individual Plan Rate	\$558
Family Plan Rate	\$1,824
Individual Plan Extended Disability Rate (months 19-29)	\$833
Family Plan Extended Disability Rate (months 19-29)	\$2,104



pharmacy

benefit news

Express Scripts

By EVERNORTH®

How to switch to a preferred alternative

1. Ask your doctor about alternative medications and get a new script filled for one that's right for you.
2. Ask your doctor to send the new prescription to Express Scripts Pharmacy by Evernorth® for home delivery.

Humira Brand Coverage Update

As your pharmacy benefit manager, Express Scripts by Evernorth® wants you to know about an important coverage change for Humira -- and how they can help.

Throughout the year, Express Scripts asks an independent panel of doctors and pharmacists to review and compare all the medications available. When the panel finds multiple medications for the same condition that are equally safe, your coverage may change to keep your overall plan affordable.

As a result of this review, the Humira brand will not be covered for patients **new to therapy** effective January 1, 2025. For existing patients, Express Scripts by Evernorth® will ensure the transition to the biosimilar medication is seamless for you and your doctor by establishing continuation of therapy for current Humira patients through June 30, 2025. Ask your doctor about the list of preferred alternatives below.

Preferred Alternatives				
1	2	3	4	5
ADALIMUMAB-ADAZ(CF) PEN	ADALIMUMAB-ADB(M)(CF) PEN	ADALIMUMAB-RYVK(CF) AUTOINJECT	CYLTEZO(CF) PEN	SIMLANDI(CF) AUTOINJECTOR

Beginning July 1, 2025, Humira brand will no longer be covered under the plan.

Switching to an alternative is easy. See the box on the left to make the switch, visit express-scripts.com or call Express Scripts at 800.939.2134.

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:

- 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.

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.



PRESCRIPTION DRUG COVERAGE & EXCLUSIONS *Effective 10/8/2024 & 12/5/2024*

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.

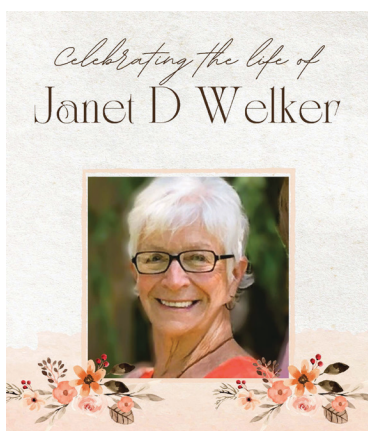


COVERED with Prior Authorization

Drug Type	Drug Name	Effective
Central Nervous System	♦ Cobenfy (xanomeline/trospium HCl) capsule	12/5/2024
	♦ Vyalev (foscarbidopa/foslevodopa) S.C.	12/5/2024
Gene / Gene-Related	♦ Tecelra (amamitresgene autoleucl) I.V. - ORPHAN	10/8/2024
Entero-Hepatic	♦ Iqirvo (elafibrinor) tablet - ORPHAN	10/8/2024
	♦ Livdelzi (seladelpar) capsule	10/8/2024
Hematological	♦ Hympavzi (marstacimab-hncq) S.C. - ORPHAN	12/5/2024
Immunological-Biological	♦ Ebglyss (lebrikizumab-lbkz) S.C. Injection	12/5/2024
	♦ Piasky (crovalimab-akkz) I.V./S.C. - ORPHAN	10/8/2024
	♦ Fabhalta (iptacopan) capsule	10/8/2024
Oncology	♦ Voranigo (vorasidenib) tablets ORPHAN	12/5/2024
	♦ Lazcluze (lazertinib) tablets	12/5/2024
	♦ Itovebi (inavolisib) tablet	12/5/2024

NOT COVERED

Drug Type	Drug Name	Effective
Anti-Infective	♦ Orlynvah (sulopenem etzadroxil/probenecid) tablets	12/5/2024
Cardiovascular	♦ Chewtadzy (tadalafil) chewtab	10/8/2024
	♦ Tezruly (terazosin) oral solution	10/8/2024
Central Nervous System	♦ Onyda XR (clonidine) oral suspension	10/8/2024
	♦ Kisunla (donanemab-azbt) I.V.	10/8/2024
	♦ Zunvey1 (benzgalantamine) tablet	10/8/2024
	♦ Erzofri (paliperidone palmitate) XR I.M.	10/8/2024
	♦ Neffy (epinephrine) nasal spray	10/8/2024
	♦ Zurnal (nalmefene) S.C.	10/8/2024
Dermatological	♦ Crexont (carbidopa/levodopa) XR capsule	10/8/2024
	♦ Sofdra (sofipironium) topical gel	10/8/2024
Endocrine-Metabolic	♦ Aqneursa (levacetylleucine) oral suspension	12/5/2024
Immunological-Biological	♦ Leqselvi (deuroxolitinib) tablet	10/8/2024
	♦ Nemludio (nemolizumab-ilto) S.C.	10/8/2024
Neurological	♦ Miplyffa (arimocloamol) capsules - ORPHAN	12/5/2024
Pulmonary	♦ Ohtuvayre (ensifetrine) inhalation	10/8/2024



Medical Case Manager, Janet D. Welker, of Welker & Associates, passed away on August 6th of 2024. Janet was a case manager for hundreds of Carpenters Union members and their families from 2001-2011.

Janet considered it her calling to help patients and their families navigate their diagnosis and battle with cancer. Her ultimate goal was to make sure they had every possible need met, even if it was just a kind, encouraging word.

If Janet touched you or the life of a loved one, please feel free to let the family know by sending a note to: 2006 S. Carolina St, Louisiana, MO 63353.



MACRBS

employee spotlight



Jenée Datus

Benefit Plans Administrator

Jenée began her career with the regional council in 2020 as the Director of Technology Services. In early 2022, she transitioned to the benefits corporation, where she served as Director of HR, Compliance, and IT. In September 2022, Jenée was promoted to the role of Assistant Administrator under the mentorship of Ron Laudel, preparing to succeed him. In June of this year, she officially stepped into her role as Benefit Plans Administrator. Jenée has deep understanding of member needs and a strong commitment to advancing the MACRBS mission of **Enhancing Members' Lives**.

With over 30 years of expertise in IT and corporate training, Jenée has consistently demonstrated excellence in building and leading effective teams. Jenée holds an MBA in Business Management from Webster University, and earned her undergraduate degree in Business Education from the University of Illinois Urbana-Champaign.

Beyond her career, Jenée has been happily married to her husband, Geoff, for 27 years. They have four grown children and two beloved dogs. In her free time, Jenée enjoys traveling and spending quality time with her family and friends.



Brad Kulifay

Assistant Benefit Plans Administrator

Brad's journey with the Carpenters' benefit team began in 2018 when he was hired as Operations Manager. In 2020, he transitioned to Claims Manager, where he gained an in-depth understanding of claims processing and an in-depth understanding about Carpenters Health Plan. Recognizing his expertise, Brad was asked to manage Participant Services as well, becoming the Health and Welfare Operations Manager. By the summer of 2021, his leadership capabilities led him to oversee the Retirement Services Department, which includes Carpenters' Pension and Annuity plans.

In 2022, Brad was promoted to Director of Operations, where he spearheaded efforts to enhance organizational efficiency and participant-focused initiatives. His contributions set the stage for his current role as Assistant Administrator, which he assumed in June 2024. In this role, Brad is committed to providing **the best benefits to the most members for as long as possible**. His leadership and passion for enhancing members' lives have been instrumental in the ongoing success of the organization.

Brad is a proud husband, father of two children and two dogs. Brad's dedication to his work and his community embodies the values of Mid-America Carpenters Regional Benefit Services.

Mid-America Carpenters Regional Benefit Services'

MEMBER PORTAL

available to members & dependents

FEATURES	HEALTH	STL PENSION	ANNUITY	VACATION
24/7 secure access	✓	✓	✓	✓
GoGreen* (<i>go paperless</i>)	✓	✓	✓	✓
Check your hours	✓	✓	✓	✓
Update demographics	✓	✓	✓	✓
Review employer contributions	✓	✓	✓	✓
Complete online forms	✓	✓	✓	
Upload documents	✓	✓	✓	
Download forms	✓	✓	✓	
Review eligibility	✓			
Make payments	✓			
Manage enrollment	✓			
View short term disability	✓			
View statements		✓	✓	
View credits or balance		✓	✓	
View payments		✓	✓	
Elect dues deduction		✓		
Update direct deposit		✓		



***GoGreen - Accept or Decline terms**

By electing to GoGreen, you reduce paper mail. When you have a new message or document, you will receive an email to log in to your portal for details. First time users will need to Accept or Decline the portal's GoGreen settings.



laborfunds.org/member-portal

CREATE YOUR 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*



vision

benefits & your health

for Active participants & pre-Medicare retirees

Are you taking care of your eyes?

Your eyes are one of your most used, yet most overlooked aspects of your health. Your health plan provides exceptional vision benefits to help you take care of your eyes and your overall health. So, how do you get started?

Follow these tips to get the most out of your vision plan.



Know what your plan covers

To find out what your vision plan covers, simply log in to your vision plan account for your detailed benefit information.



Get an annual eye exam

An annual eye exam is your yearly check-up of your vision and eye health. An eye exam can also uncover early signs of serious health conditions such as diabetes and hypertension.



Choose from a wide selection of stylish frames and lenses

If you do need glasses, finding the right eyewear for you and your family is easy when you see your eye doctor. Ask about rebates, popular lens enhancements, progressives, and light-reactive (photochromic) lenses to help save you money.

Prioritize your eye health and wellness in 2025 by scheduling an annual eye exam for you and your family.



Carpenters Vision Center

P: 314.955.2182

or scan the QR code to
schedule an appointment

vsp
vision care

Find an in-network VSP near you
vsp.com

cybersecurity tips TALKING TO YOUR KIDS ABOUT ONLINE SAFETY

1 Start the conversation early. If they can swipe, they can learn ground rules. The sooner you start talking about online safety and security, the easier it'll be to keep tabs on their internet usage and discuss appropriate online behavior. Start with talking about the websites they are on most often for school or for fun. Be supportive, and they'll be more likely to come to you when they experience cyberbullying or other issues. Show your kids you want the best for them, and they'll be more likely to confide in you in the future.

2 Lead by example. Kids learn by watching. Learn to explore websites together. Show your kids how to safely navigate the online world of online games, websites that require logins, and more. Teach your kids the importance of strong passwords and how to safely store those passwords in a password manager, when they're old enough to understand.

3 Caution: Social Media. Creating a smart digital footprint. Most social media services require users to be at least 13 years old, but kids are smart enough to enter a fake birthday. Teens are on social media, sharing photos and videos, making impressions and comments, and even direct messaging others. Are they being respectful? What would their grandparents, teacher, or pastor feel when they saw their posts or comments? Help them to understand the importance of keeping their accounts private to reduce cyberbullying to only accept friend requests from people they know. Internet footprints are permanent. Help them to understand potential risks and navigate how to make smart choices.

Source: <https://www.microsoft.com/en-us/microsoft-365-life-hacks/privacy-and-safety/talking-to-your-kids-about-online-safety>



2025 FINANCIAL EDUCATION WORKSHOPS

Live Workshops

Our partner, MetLife, offers *live via Zoom* financial education and retirement planning opportunities for all union members and families. These workshops are designed to help you become financially stable and prepare you for retirement.

2025 Live Workshops

Tax Strategies: Basics & Beyond	January 21
Be An Investor	February 19
Estate Planning	March 18
Making Sense of the Roth	April 9
Financial Planning: Invest in Yourself (2-1.5 hr sessions)	May 13 & 20
Retirement Income Planning	June 18



*find out more
& sign up*

Pre-Recorded Workshops

Select pre-recorded workshops are available on the Videos page of our website:
laborfunds.org/videos





wellness center

now open

CARPENTERS WELLNESS CENTER - KANSAS CITY

Premise Health.



Your appointment awaits.

Carpenters Wellness Center - Kansas City opened for appointments on December 17! As an active or retired non-Medicare member, spouse or dependent (ages 2+), you can now schedule appointments for:

- Acute and urgent care
- Annual physicals
- Care management
- Biometric screenings
- Lab services
- Allergy and flu shots
- And more

You may schedule in person or virtual appointments with a provider during regular hours by phone or video.

My Premise Health

My Premise Health is your secure patient portal that you can access online via website or through the app. It provides you with convenient access to your providers, health records, vital history, test results and more.

Schedule your appointment today

The Kansas City Wellness Center opens on December 17!

How to Activate your account

Download the **My Premise Health app** or visit **mypremisehealth.com**

Activate your account

Select *Sign up now*. For assistance, call your wellness center or email **mypremisehealthsupport@premisehealth.com**. You can also visit **mypremisehealth.com** and click *Contact Support*.

What else can I do with My Premise Health?

Schedule appointments	Video visits	View lab results	View your visit history
Get appointment confirmations and reminders	Complete forms before your visit	Manage medications	Message your providers

P: 816.884.9355

W: laborfunds.org/wellnesscenterkc



Who can use Carpenters Wellness Center services?

Active and Non-Medicare retired participants and eligible dependents, ages two and up, may utilize Carpenters Wellness Center in Kansas City or St. Louis.



more access

CARPENTERS WELLNESS CENTER - ST. LOUIS

Need help after hours?

Try the new after-hours nurse triage line at Carpenters Wellness Center. Speak with a licensed nurse for guidance on non-emergency issues.

In addition, the licensed nurse you speak with is able to schedule next-day appointments when needed.

Same-day and next-day care is available for urgent, non-life-threatening issues—saving you time and money.



After Hours Line

To reach the after-hours nurse line call 314.955.9355 and select #2.

SYMPTOMS	TRIAGE RN	ER
Urinary tract and/or yeast infection	✓	
Minor injuries (sprains and sports injuries, etc.)	✓	
Respiratory infections	✓	
Cold and flu	✓	
Stitches removal	✓	
Ear and eye infections	✓	
Rashes (poison ivy, etc.)	✓	
Nausea/vomiting/diarrhea/constipation	✓	
Difficulty breathing		X
Chest pain		X
Major injuries (broken bones, etc.)		X
Stroke-like symptoms (face drooping, limb weakness, blurred vision, slurred speech or confusion)		X

Set up your Account

Visit my.marathon.health

Click *New?* Register Now

OR download the *Marathon Health* app and follow the instructions to create a secure online account.

My Marathon Health patient portal tools are now available.

The Marathon Health patient portal and mobile app are powerful tools to help you conveniently manage your healthcare needs, including the following key features:

Scheduling appointments	Video visits	Accessing & managing your health records
Messaging your providers	Managing your medications	Incentives

P: 314.955.9355

W: laborfunds.org/wellnesscenterstl





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

MACRBS & Wellness Center Holiday closures:
December 24, 25, & 31, 2024 | January 1, 2025

Follow us!

 facebook.com/stlkcrcarpbenefitplans

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

 [sign up for our monthly e-newsletter](#)



Happy Holidays from our families to yours!

Carpenters Wellness Center - St. Louis

314.955.9355 | laborfunds.org/wellnesscenterstl

Carpenters Wellness Center - Kansas City

816.884.9355 | laborfunds.org/wellnesscenterkc

Carpenters Vision Center

314.955.2182 | vsponsiteclinic.com/carpenters-stlouis

Carpenters Dental Center

314.455.8998

Recursos en Español

Mid-America Carpenters Regional Benefit Services (MACRBS) ofrece servicios de traducción al español a nuestros participantes y sus familias.



sitio web y formularios seleccionados
disponibles en español: laborfunds.org