

the MID-AMERICA CARPENTERS REGIONAL BENEFIT SERVICES

BUILDER news

summary of material modifications *inside*



laborfunds.org/member-portal



Access your benefits. ✓

Check your benefits 24/7, no need to call the fund office. Login with your email and password to continue.

INSIDE THIS ISSUE:

- VACATION REDEMPTION
- PLAN IMPROVEMENTS
- MENTAL HEALTH
- ESTATE PLANNING
- FINANCIAL EDUCATION
- HEALTH FAIRS & PICNICS: SAVE THE DATES
- CARPENTERS WELLNESS CENTERS
- & more

Vacation Redemption 2025 NEW PROCESS

New in 2025, participants who have earned a Vacation benefit in the 2025 Plan Year (hours worked May 1, 2024 - April 30, 2025) will not need to authorize their benefits to receive their Vacation payment. However, there are a few steps necessary before a participant's Vacation money may be deposited into the participant's account in June.

WHAT YOU NEED TO DO

1 LOG IN to your MEMBER PORTAL

Vacation Redemption will be accessible through a link in your Member Portal in 2025.

Visit laborfunds.org/member-portal, or scan the QR code above. If you have not yet set up your Member Portal account, follow the prompts to set up your account. Then, log in.

2 VERIFY your ADDRESS

Once logged in to your secure Member Portal, verify your address by selecting the "house" icon for **Demographics**.



Then, find your name, and review your address and phone number. If your information is correct, great! However, if your demographics are NOT correct, select the "pencil" to edit your address and/or phone.

3 CHECK your HOURS

From your Member Portal dashboard, select the "truck" to review your reported **Work History**. Select VC from the drop down menu to review your Vacation deductions.

If you see a **discrepancy**, contact your employer or our office for assistance.



WATCH for more Vacation Redemption details coming in **APRIL**





health plan

summary of material modifications

INSIDE THIS ISSUE:

- VACATION REDEMPTION, p 1
- CONTINUING ELIGIBILITY RULE UPDATE, p 2
- CARPENTERS DENTAL CENTER, p 3
- PELAGO, p.3
- LOSING COVERAGE, p 4
- OVERCOMING STIGMA, p 5
- CARPENTERS WELLNESS CENTERS, p 6
- SAVE THE DATES, p 6
- EMPLOYEE SPOTLIGHTS, p 7
- STL PENSION STATEMENTS, p 7

ACTIVE Plan Improvements

for Active participants with hours-based coverage

Continuing Hours-Based Eligibility

Look-Back Rule requires less hours beginning May 1, 2025

Effective May 1, 2025, a member who works at least **1400** credit hours during the four (4) previous Contribution Quarters (12 months), will have eligibility extended through the Benefit Quarter that next follows that Contribution Quarter.

Hours worked February - April 2025 will use the old Look-Back Rule, which requires 1440 hours during a 12 consecutive month period ending April 2025, for July - September 2025 coverage. The new rule requiring 1400 hours in the previous 12 months will apply for hours worked May - July 2025 for coverage October - December 2025.

As a reminder, hours-based eligibility under the health plan continues based on hours worked in **CONTRIBUTION QUARTERS** that extends eligibility into **BENEFIT QUARTERS** as shown on the following chart:

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

There are four (4) **ELIGIBILITY TESTS** to determine continuation of coverage. They include:

- the **QUARTERLY RULE**,
- the **LOOK-BACK RULE**,
- the **PLAN YEAR RULE**, and
- the rule for **EXTENSION OF HOURS-BASED ELIGIBILITY BASED ON ELIGIBILITY FOR DISABILITY**.

The only Eligibility test that is changing effective May 1 is the Look-Back Rule. For a complete description of the Plan's eligibility tests, please visit our website: laborfunds.org/health-and-welfare-plan-eligibility

Carpenters Dental Plan Update

for Active participants, pre-Medicare retirees, & Medicare Advantage participants who have elected dental coverage

Carpenters Dental Center coverage

Effective May 1, 2025, Carpenters Dental Center, located inside Carpenters Wellness Center-St. Louis, operated by Onsite Dental, will be part of the **Delta Dental PPO Provider Network**.

What this means for Carpenters Dental Center patients

Dental coverage at Carpenters Dental Center will be the same as dental coverage at any in-network Delta Dental PPO provider's office. Services and supplies provided by Carpenters Dental Center will be billed to Delta Dental using the Delta Dental PPO fee schedule, subject to copays and coinsurance as outlined in the Premium and Basic Dental Plan Schedules of Benefits, whichever applies to the patient's coverage. Carpenters' Dental Plan's Schedules of Benefits may be found on our website:

Premium Dental Plan Schedule of Benefits: laborfunds.org/premium-dental-plan

Basic Dental Plan Schedule of Benefits: laborfunds.org/basic-dental-plan

As a reminder, Premium Plan participants and dependents are free to obtain covered services and supplies from providers in Delta Dental's PPO or Premier Networks or from any non-network provider; however, the plan allows for higher benefits (you pay less out of pocket) in the PPO Network. Basic Plan participants and dependents have PPO and Premium coverage only.

In-network Delta Dental providers are listed on our Delta Dental website at: deltadentalmo.com/carpdc



If you'd like assistance finding a Delta Dental PPO provider near you, please call Participant Services.



24/7 expert support for tobacco & nicotine use. Scan the QR code or visit pelago.health/carpenters to get started.

**SOMEDAY
STARTS
now**



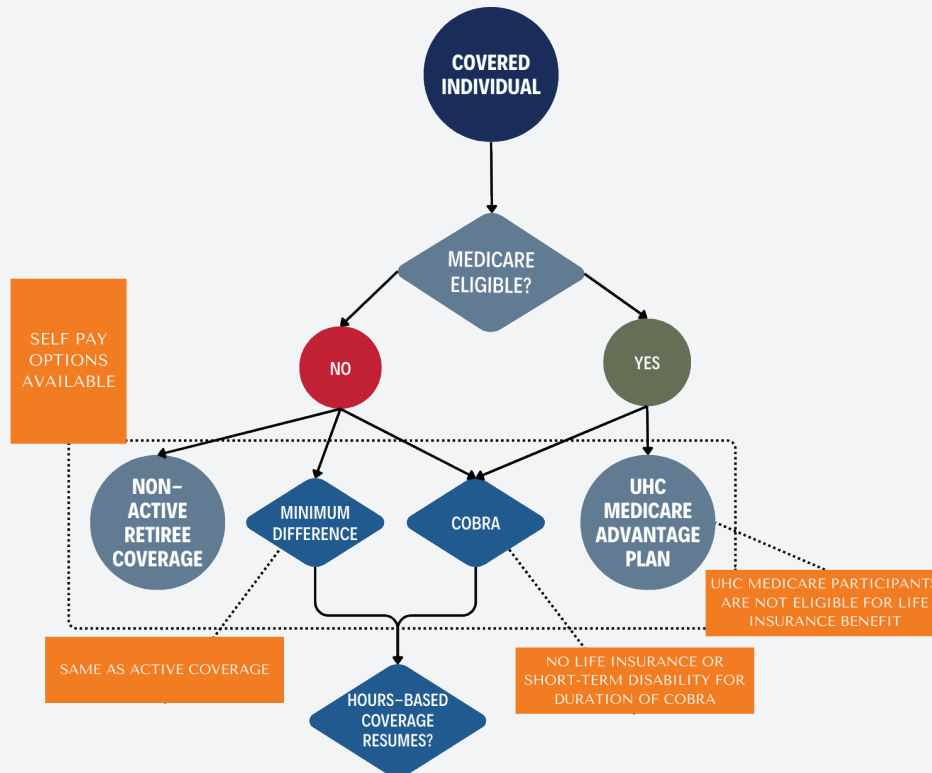
A healthier you is closer than ever with Pelago by your side. See what's possible.

health plan FAQ



Q: "I'm losing hours-based coverage... what are my options?"

A: When an Active participant is short of the required hours to continue eligibility, there is an administrative process that takes place to determine how the participant and his family, if applicable, may choose to continue coverage under the health plan. Follow the process for a **COVERED INDIVIDUAL** losing hours-based coverage in the flow chart below.



Minimum Difference vs. COBRA:

Which is the better option?

It depends.

If a **COVERED INDIVIDUAL** is not eligible for Medicare, the individual's decision may be based on any of the following:

- Single vs. Family coverage
- Amount of hours worked
- Need for Short-term disability or life insurance coverage

If you are notified you are losing hours-based coverage and need assistance making a decision on which option may be best for you, please contact Participant Services.

mental health

m a t t e r s



By, Matthew Cauble, MA, LPC, Mercy MAP Behavioral Health Counselor
Carpenters Wellness Center-St. Louis



“RUB SOME DIRT ON IT”

Overcoming Stigma in Men’s Mental Health

“Rub some dirt on it,” “walk it off,” “only girls cry,” and “be a man” are all common expressions that men hear when growing up. And today, while different words may be used, the message is still the same. The most pervasive and devastating stance in our current society is indifference, especially where men’s behavioral health is concerned. Whether it is the suicide rate, lack of proper healthcare, or simply the refusal to seek behavioral health services, there is a crisis for men in today’s world.

Today, men are battling more than just behavioral health concerns. They must also battle the myths that still exist, often preventing them from accessing services for their concerns. This stigma is one of the most impactful factors accounting for the **suicide rate of men being nearly four times that of women.**

The National Alliance of Mental Illness cites **five incorrect beliefs** that create barriers for men in seeking behavioral health services:

- ❌ Behavioral health concerns equal weakness.
- ❌ Men should be able to control their feelings.
- ❌ Real men do not ask for help.
- ❌ Talking about problems will not help.
- ❌ Men’s behavioral health concerns create a burden for others.

The key to removing the stigma is to promote behavioral health services and support those who are seeking help with positive, supportive, and affirming statements. Visit laborfunds.org for tips for men taking care of their mental health.

📞 If you would like to speak with a counselor about any challenge you are facing, please contact Mercy’s MAP by calling **800-413-8008 #2**. The MAP provides free, confidential, short-term counseling to participants and anyone that lives in their household.



For the full article and tips for men to take care their mental health, scan the QR code or visit our website: laborfunds.org/rub-dirt-on-it





Healthy habits challenge

Coming Soon!

Join the healthy habits challenge, hosted by Marathon Health!

Challenge details:

When: April 1 - July 31, 2025

What: Participate in the challenge by meeting the Challenge Requirements. Requirements will include an annual physical, visit with the wellness center wellness coach, and appropriate preventive blood work.

Dependents are not eligible to participate.

Watch for more details coming soon!



Schedule your appointment today.
my.marathon.health




Scan the QR code for current services.
mypremisehealth.com

Physical Therapy is coming to Carpenters Wellness Center-Kansas City mid-2025!

Watch for more information on physical therapy appointments & scheduling coming soon!





SAVE THE DATES

2025

Promotions

Pelago: Someday Starts Now Mar 1 - Apr 30
Carpenters Wellness Center-STL: Men's & Women's Health Incentive Apr 1 - Jul 30

MetLife Live Financial Education Workshops

Making Sense of the Roth Apr 9
Financial Planning: Invest in Yourself (2-1.5 hr sessions) May 13 & 20
Retirement Income Planning Jun 18

Vacation Redemption

Vacation Redemption begins June 1

Mercy MAP Online Seminars

March: Physical Activity & Mental Health Mar 18
April: Organizational Skills Apr 15
May: Anxiety Unmasked May 20
June: Healthy Aging Jun 17

Health Fairs & Picnics

Kansas City Health Fair & Picnic Sep 20
St. Louis Health Fair, Siteman Mammography Van & Picnic Sep 27
Cape Girardeau Health Fair Oct 11

For specific event details and select event signups, visit:
laborfunds.org/events

MACRBS

employee spotlight



Courtney Pflugradt

Participant Services Manager

Courtney joined Carpenters' Benefit Plans in 2017 in the Pension department and has since spent his time working in both Pension and Participant Services. In 2024, Courtney was promoted to Participant Services Manager. In this role, he is committed to enhancing members

lives by ensuring they receive the best service possible.

Courtney graduated from Benedictine College in 2007 with business management degree with a concentration in finance. He has been married for 14 years, and has two boys, eleven and seven. Outside of Carpenters, Courtney keeps busy with sporting events for his boys, and, on the rare occasion that he has free time, he enjoys fishing.



Holly Corbett

Retirement Services Manager

Holly began her career with the Carpenters' benefit team in 2019 as the assistant to the Pension Manager. Her keen attention to detail, strong leadership skills, and commitment to providing exceptional service quickly became evident. In late 2021, Holly was entrusted with the role

of Retirement Services Department Supervisor, where she played a crucial role in streamlining operations and enhancing the member experience. Her ability to lead with compassion and clarity led to her promotion as the manager of the department in 2022.

Outside of work, Holly enjoys spending quality time with her husband and two kids. Whether tackling a new project at work or creating lasting memories with her family, Holly approaches everything she does with dedication and heart.

Access your ST. LOUIS PENSION STATEMENT *now*

visit

laborfunds.org/member-portal



SET UP YOUR PORTAL ACCOUNT OR LOG IN



SELECT **DOCUMENT CENTER**



UPDATE THE DOCUMENT TYPE TO
ST. LOUIS PENSION DOCUMENTS

2024 LOCATE YOUR 2024 PLAN YEAR STATEMENT

2024 PENSION STATEMENTS WILL NOT BE MAILED.
YOU MAY REQUEST ONE COPY MAILED PER YEAR.



CALL RETIREMENT SERVICES TO REQUEST A
PHYSICAL COPY OF YOUR 2024 PLAN YEAR
STATEMENT.

retirement services



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

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

Health benefit & claims phone support by UMR

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

Carpenters Wellness Center - St. Louis

314.955.9355 | laborfunds.org/wellnesscenterstl

Carpenters Vision Center - St. Louis

314.955.2182 | vsponsiteclinic.com/carpenters-stlouis

Carpenters Dental Center - St. Louis

314.455.8998

Carpenters Wellness Center - Kansas City

816.884.9355 | laborfunds.org/wellnesscenterkc

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