

BEYOND THE BLUEPRINT

CARPENTERS MEDICARE EDITION

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NOTICE OF HEALTH FUND MERGER

On April 1, 2025, the St. Louis-Kansas City Carpenters Regional Health Plan and the Mid-America Carpenters Regional Council Health Fund merged. The merger lowers costs and combines assets, creating **greater financial stability** now and in the future.

Why merge?

Having more participants in one fund increases bargaining power, helping to lower costs, avoid duplicate administrative fees, and improve benefits for you and your family through a stronger, combined fund.

What stays the same?

While the funds are merging, your benefits will stay regional. There will be one health fund with two Regional Benefit Plans. For example, UMR will still serve active participants in the St. Louis-Kansas City region, and UnitedHealthcare will continue for Medicare Advantage members. Regional offices, wellness centers, contribution rates, eligibility rules, copays, and deductibles will not change.

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ONE FUND. ONE HIPAA PRIVACY.

The STLKC Southern Region has a new HIPAA Privacy Policy which can be found on our website.

What's changed?

We can **speak with your spouse** without a HIPAA Authorization. You may also restrict who we speak with by completing a *HIPAA Privacy Restriction Request Form* on our website.

In addition, to ensure your identity is protected, you'll be asked to **show a government-issued photo ID** when visiting our office.

New contact information?

Scan the QR code, or visit laborfunds.org/member-portal then login to update your contact information, 24/7.



In addition, we can now **speak with your spouse** regarding your retirement benefits, as well.

UNITEDHEALTHCARE® (UHC) R E S O U R C E S

No-Cost Annual Wellness Care

- ♦ Check in with your primary care provider
- ♦ Create a preventive care plan
- ♦ Review medications
- ♦ Talk about any health concerns

UnitedHealthcare® Hearing

Receive friendly, expert advice through our national network of 6,500+ hearing providers — or try virtual appointments.

- ♦ Get personalized support to help you adjust to your new hearing aids
- ♦ Choose from the latest technology from popular brands, including Phonak, Starkey®, Signia, ReSound, Widex® and Unitron™

Gym and fitness membership

SilverSneakers® is a fitness benefit that includes:

- ♦ A free membership and access to group exercise classes at participating fitness locations.
- ♦ Classes to get active outside of traditional gyms.
- ♦ Virtual resources and a support network through SilverSneakers LIVE™, SilverSneakers On-Demand™ and the SilverSneakers GO™ fitness app.
- ♦ SilverSneakers Steps for members 15 mi or more from a participating fitness center.

Choose the kit that works best for you: general **fitness, strength, walking** or **yoga**.



UHC HEALTH PLAN QUESTIONS?



Visit **retiree.UHC.com**



Call **1.800.758.4885**, TTY **711**, 8 am–8 pm local time, Monday–Friday.



Scan the **QR code** to access your Virtual Education Center.



UNITEDHEALTHCARE® HOUSECALLS

Stay on top of your health with a no-cost, yearly in-home health and wellness visit with a licensed health care practitioner.

What does a HouseCalls visit include?

- » **Up to an hour** of 1-on-1 time with a licensed health care practitioner
- » An **exam**, tailored health screenings, such as blood pressure checks, A1c testing, and eye exams
- » A **review** of medications and supplements
- » A **personalized checklist** of topics to discuss at your next provider's visit
- » **Support and access to additional resources** you may need

Why choose a HouseCalls visit?

- » It's another chance for you to ask questions about the things that matter most to you and your health
- » A summary of your HouseCalls visit is sent to you and your provider, so you both **stay informed**

Visit **uhhousecalls.com** to schedule your personal HouseCalls visit.

HEALTH FAIRS

BLUEPRINT FOR Health



GET TICKETS

Get your **FREE** tickets now.

Health fairs and picnics return this fall! Come for:

flu shots	cholesterol screenings
blood pressure checks	hearing tests
vendor fair	activities for all ages

Get more details and your FREE tickets by scanning the QR code, or visit: laborfunds.org/health-fair



HEALTH & RETIREMENT APPOINTMENTS

Guarantee a short wait time.

Schedule an appointment before visiting your Benefit office.

Bring a Government ID for you and anyone you bring along with you to verify your identity.



RETIRED & WORKING

CMS Regulations = New Process

Regulations from the Centers for Medicare & Medicaid Services (CMS) restrict our ability to classify certain Medicare Advantage enrollees as Non-Active for premium-related purposes. In other words, CMS regulations prohibit us from providing premium refunds to individuals enrolled in a Medicare Advantage plan, based on the number of hours worked if that number exceeds eligibility rules.

What does this mean?

If you are enrolled in the Medicare Advantage Program and work to earn enough **health and welfare credit hours** to meet the eligibility requirements **for Active coverage**, the plan is required to reclassify you as an Active Plan participant. Your coverage will then move from Medicare coverage to Active Plan coverage, and as such, premium refunds will no longer apply.

What about Plan B coverage?

If you earn enough credit hours to move to Active Plan coverage, our office will notify you of your coverage change. At that time, we will make recommendations for how to proceed with your required Medicare Plan B coverage.

Pension Payment Verification

Retirement Services is required to periodically review whether every pensioner is receiving his/her monthly pension payment. Watch for a new verification letter coming this summer.



UPCOMING EVENTS

Kansas City Health Fair & Picnic	Sep 20
DIC-KC Mammography Van	Sep 23
St. Louis Health Fair, Siteman Mammography Van & Picnic	Sep 27
Cape Girardeau Health Fair	Oct 11

Details: laborfunds.org/events





1419 Hampton Ave
St Louis, MO 63139

Address Service Requested

*Providing benefit news to participants and dependents covered under the
STLKC Southern Region of the Mid-America Carpenters Regional Council*



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