

# BEYOND THE BLUEPRINT

Volume 1 | Issue 1 | June 2025

## 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 can I expect?

Expect improvements to your health benefits as we move together as one. Look inside for details about **benefit improvements** effective this summer.

### 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.

### In this issue

- Health fund merger
- HIPAA Privacy
- Government ID required
- Life insurance
- Minimum /Difference Rule
- Short-term disability
- Maternity leave
- Rx / CAC
- Vacation Redemption
- Mental Health
- Retirement appointments
- Employee spotlight
- Upcoming events

## 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. If you're a covered dependent aged 18–25, we can also speak with your parents. 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.



We can now **speak with your spouse** regarding your retirement benefits, as well.

**SUMMARY  
OF MATERIAL  
MODIFICATIONS  
INSIDE**



# SUMMARY OF MATERIAL MODIFICATIONS

## SHORT TERM DISABILITY

### Improved Effective July 1, 2025

The plan provides a weekly benefit if you (the employee/participant) are **disabled due to an illness or injury\*** and can't work.

The new weekly benefit as of July 1 for both **Premium** and **Basic plan** participants:

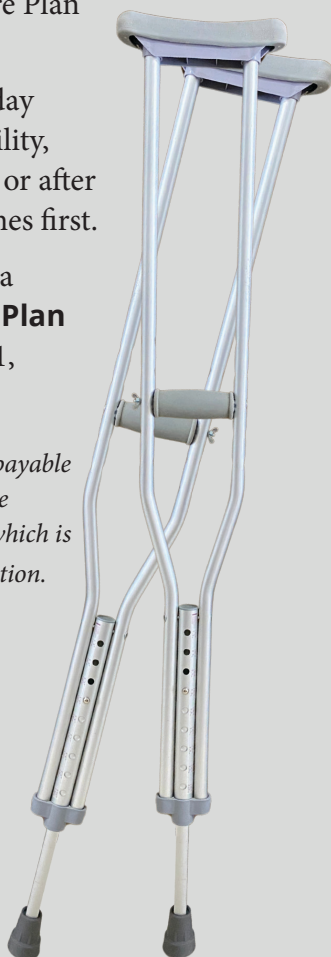
AMOUNT
\$550 per week

The new weekly benefit is a benefit improvement, up from \$300 per month. Both the participant and physician must complete the *Short-Term Disability Form* in order for the participant to be eligible for and extend weekly benefits due to a non-work-related accident/illness. The *Short-Term Disability Form* may be found on **laborfunds.org** under Health and Welfare Plan Resources.

Benefits end on the last day of the participant's disability, termination of coverage, or after 26 weeks, whichever comes first.

Short-Term Disability is a **new benefit for Basic Plan participants** as of July 1, 2025.

*\*Short-Term Disability is not payable for COBRA participants, Office Employees, and for disability which is a result of Workers' Compensation.*



## MINIMUM DIFFERENCE RULE

### Extended to three (3) quarters

**Starting with May 2025 hours** (for October–December coverage), participants can make *up to three (3)* Minimum/Difference payments within an 18-month period to maintain eligibility.

As a reminder, the option to continue coverage under the Minimum/Difference (MDP) self-payment provision is offered only after a period of Hours-based coverage or prior MDP coverage (if less than two MDP payments have been made in the previous 18-month period). Hours-based coverage does not include coverage earned by Initial or Rolling Eligibility.



The MDP amount is calculated by subtracting the number of Credit Hours worked from the minimum hours required for the Contribution Quarter (330), then multiplying the result by the full contribution rate (\$11). If no Credit Hours are worked, the full 330 hours are used in the calculation.



## HEALTH & RETIREMENT APPOINTMENTS

Guarantee a short wait time.

**Schedule an appointment before visiting our office.**

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

## Need to update to your contact information?

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





# LIFE INSURANCE BENEFITS

## Increase Effective August 1, 2025

The life insurance benefit, payable from MetLife, is provided to Active participants, Pre-65 Retirees, and their dependents automatically (at no additional cost) **while the participant/retiree is covered under either the Premium or Basic Plans.**

On August 1, **the life insurance benefit will increase** for all pre-Age 65 covered individuals as follows:

	Current	Eff 8/1/25
Active	\$8,000	<b>\$50,000</b>
Pre-65 Retiree	\$8,000	<b>\$25,000</b>
Dependents	\$2,000	<b>\$ 2,500</b>

**Key points:** When a participant turns 65 and is no longer on the Active or Pre-65 Retiree Plan, they and their dependents lose life insurance coverage. However, if the participant dies while still covered, their spouse can keep the life insurance—as long as the spouse is under 65 and still eligible under the Plan. Life insurance eligibility depends entirely on the participant’s age, not the spouse’s.



# MATERNITY LEAVE BENEFITS

## Effective July 1, 2025

There is a new Maternity Leave benefit for actively working, female employee\* participants.

AMOUNT
\$800 per week
CONTRIBUTIONS
Health fund: 40 hours/week

Pregnant employee participants are eligible to receive **weekly payments**, and *up to* 40 health fund **contribution hours** per week, for up to 26 weeks, as certified by their doctor. Benefits can begin up to 13 weeks before expected delivery and continue 13 weeks after delivery, except in cases of early delivery.

To receive benefits, the participant and her doctor must submit completed application forms before the leave begins.

Maternity Leave Benefits replace Short Term Disability Benefits for the same pregnancy—you cannot receive both.

*\*Excluding Non-Bargained Office and In-House Employees*

**BLUEPRINT**  
FOR  
**Health**



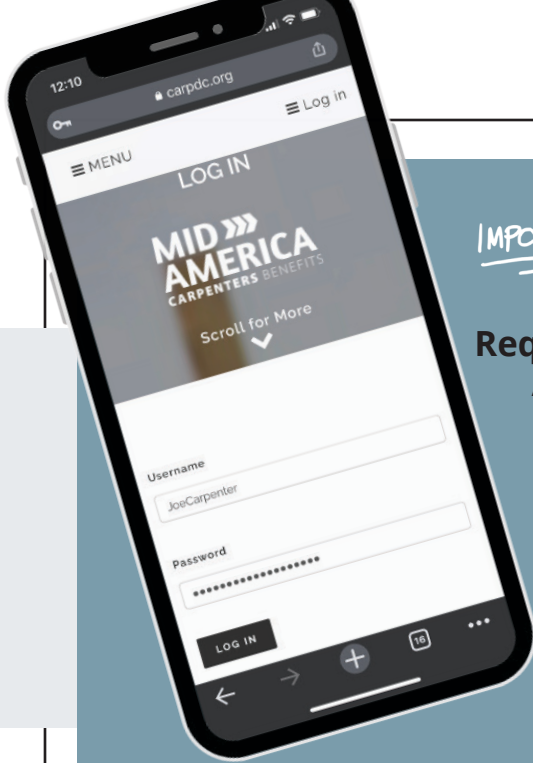
Get your **FREE tickets** now.

Health fairs and picnics return this fall!  
Get details and tickets by scanning the QR code, or visit: [laborfunds.org/health-fair](https://laborfunds.org/health-fair)

GET TICKETS







**IMPORTANT!**

**Action  
Required by  
August 1**

## VACATION REDEMPTION

Did you earn Vacation Benefits in the **2025 Plan Year** (hours worked May 1, 2024 – April 30, 2025)? Log in to set up your direct deposit on **carpdc.org**.

Your Vacation benefit will not require authorization in 2025; however, to receive a direct deposit, you must set up your banking information on our **carpdc.org** website.

After June 6, deposits will be processed weekly. Allow 7-10 business days for direct deposits to be reflected in your account.

### New in 2025

Participants who do not set up a direct deposit or request a physical check before August 1, 2025, will automatically be mailed a check to your address on file on August 4, 2025.

Access Vacation Redemption (via link), and check your hours and address in the Member Portal by scanning the QR code, or visit **laborfunds.org/member-portal**.



## PHYSICAL THERAPY Premise Health.

### Coming Soon!

**Carpenters Wellness Center-Kansas City** will soon begin offering physical therapy. Adding physical therapy enhances overall outcomes by complementing the center's existing medical and chiropractic services.



## HEALTHY HABITS PROMOTION

### Carpenters Wellness Center-St. Louis

#### April 1 – July 31

Complete the required steps for a chance to **win one of two Luncheaze reheating lunch boxes!**

#### Participation Requirements




Open to all participants (dependents not eligible).

- » Annual Physical
- » Wellness Coach Visit
- » Blood Test

#### Important Notes:

- » All appointments must be completed between April 1 and July 31.
- » Appointments may be limited after June 30, so schedule early.
- » Only participants are eligible — spouses and dependents are not included.

#### Schedule your appointment

-  Scan the QR code
-  Visit **my.marathon.health**
-  Call **314.955.9355**







Every "someday" starts with a story.

## What's yours?

With Pelago, you have personalized support to help you quit or cut back on smoking, vaping, or smokeless tobacco. Take the first step:

[pelago.health/carpenters](https://pelago.health/carpenters)



Plus, earn a \$25 gift card when you download the Pelago app and start your program.\*

**Personalized plan | 24/7 support | Expert coaching**

*\*New members only. Available to participants & dependent18 & up. See full terms at [pelago.health/terms](https://pelago.health/terms)*



## UPCOMING EVENTS Summer & Fall 2025

### PROMOTIONS

Pelago: Someday Stories	6/1 - 7/31
Carpenters Wellness Center-STL: Men's & Women's Health Incentive	4/1 - 7/31

### HEALTH FAIRS & PICNICS

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

## PRESCRIPTION DRUG COVERAGE & EXCLUSIONS

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
Cardiovascular	♦ Attruby (acoramidis) tablets	3/1/2025
	♦ Tryngolza (olezarsen) S.C.	3/1/2025
	♦ Amvuttra (vitrisiran) S.C.	6/1/2025
	♦ Vanrafia (atrasentan) tablet	6/1/2025
Central Nervous System	♦ Neffy (epinephrine) nasal spray	3/1/2025
Hematological	♦ Alhemo (concizumab) S.C.	3/1/2025
Oncology	♦ Revuforj (revumenib) tablet	3/1/2025
	♦ Ensacove (ensartinib) capsules	3/1/2025
	♦ Romvimza (vimseltinib) capsules	6/1/2025

### NOT COVERED

Drug Type	Drug Name	Effective
Anti-Infective	♦ Blujepa (gepotidacin) tablet	6/1/2025
Central Nervous System	♦ Symbravo (meloxicam/ rizatriptan)	3/1/2025
	♦ Journavx (suzetrigine) tablets	3/1/2025
	♦ Onapgo (apomorphine) S.C.	6/1/2025
	♦ Mezofy (aripiprazole) oral film	6/1/2025
	♦ Atzumi (dihydroergotamine) nasal powder	6/1/2025
Cardiovascular	♦ Arbli (losartan) oral suspension	6/1/2025
Dermatology	♦ Emrosi (minocycline) capsule	6/1/2025
Endocrine	♦ Crenessity (cincerfont) capsule/ oral solution	3/1/2025
Endocrine-Metabolic	♦ Vykat XR (diazoxide choline)	6/1/2025
Gastro Intestinal	♦ Ocaliva (obeticholic acid) tablets	3/1/2025





## *On* THE JOB

### Stress Management that Works

1. Breathe First, Respond Later
2. Shift Your Mindset
3. Share the Load
4. Stay Fueled & Hydrated

## *Off* THE JOB

### Recovery Matters

1. Create a Wind-Down Routine
2. Move Your Body (Without a Goal)
3. Say What's on Your Mind
4. Protect Your Sleep

## YOU ARE NOT ALONE

If stress piles up, getting **support is a smart move**. Talking to a therapist can help you find tools, direction, and relief.

The union offers free, confidential mental health care. No judgment—just real help when you need it. You're the backbone of this work. Your mental health matters just as much.

If you would like to speak with a counselor about any challenge you are facing, in-person and virtual resources are available.

### Carpenters Wellness Center-KC

Call **816.884.9355**

### Carpenters Wellness Center-STL

Call **314.955.9355**

### Mercy Member Assistance Program

Call **800.413.8008, #2**

## MANAGING STRESS

### On & Off the Job

by, Jesse Sieve, LCMFT

Carpenters Wellness Center-Kansas City

Being a union carpenter is more than a job. It's a skill, a legacy, and a source of pride. But it's also demanding. Long hours, tight deadlines, physical wear, and the pressure to deliver can take a toll. Add in family, money, and health stress, and it's easy to feel stretched thin.

Work like this calls for strength—mental, emotional, and physical. And it brings stress, on and off the job. Managing it takes real tools and habits to help you stay steady, focused, and ready for what's next.

It starts with knowing when stress is building. Watch for any of the signs outlined in the box below.

If any of these sound familiar, you're not alone. Stress doesn't mean you're weak—it means you're human. Recognizing it and doing something about it is a sign of strength.

Check out the tools on the left to help you manage stress both on the job and when you're away from your "office."

Use the free resources available to you through your Carpenters' health coverage. Visit our website for more information on managing your stress.

**[laborfunds.org/manage-stress](https://laborfunds.org/manage-stress)**

### Spotting Signs of *Stress*

- » Trouble sleeping or always feeling tired
- » Getting irritated more easily
- » Headaches, muscle tightness, or body tension
- » More drinking than usual to take the edge off
- » Feeling disconnected or numb

Your health is *important*.

So important that you have access to free, confidential mental health care.

Don't wait. Schedule your appointment today.



## MACRBS *Employee* SPOTLIGHT

Meet your STLKC Southern Region team,  
one newsletter at a time.



### **RYAN TIERNEY, CPA**

#### **Accounting Manager**

Ryan is the most recent addition to the MACRBS management team, having joined the Carpenters Benefit team in early 2024 as the Accounting Manager. Since his arrival, he has spearheaded initiatives to modernize accounting systems and streamline financial processes. Ryan is deeply committed to supporting the organization's members, consistently ensuring that their needs remain at the forefront of his team's work. His inquisitive nature and strong foundation in accounting have enabled both him and his team to gain a deeper understanding of how their work supports the broader goals of the organization and directly impacts its members.

Ryan earned both his bachelor's and master's degrees from the University of Missouri's prestigious Accounting Program in 2018. Shortly after graduation, he successfully passed all four sections of the CPA examination on his first attempt—an accomplishment that speaks to his dedication and expertise.

When he isn't crunching numbers, Ryan enjoys playing sand volleyball, boating at the Lake of the Ozarks, and spending time with friends and family.



### **SHANNON HOLDER**

#### **Business Applications Manager**

Shannon joined the Carpenters' team in 2019 as a Health & Welfare Self-Pay Representative. Since then, she has held a variety of roles, including Operational Services Supervisor, Participant and Employer Services Manager, and Business Analyst. In her current position as Business Applications Manager, which she has held since 2023, Shannon leads efforts to drive innovation through process improvement, policy implementation, and change management.

Before joining the Carpenters, Shannon worked in education and social work, serving as a counselor and community advocate with the WIC program. Outside of work, she enjoys a full and lively home life with her husband, four teenage children, two dogs, and two cats. In her spare time, she enjoys reading, photography, attending concerts, and exploring national parks.



**WE'RE HIRING in our St. Louis office!**

**Retirement Services Phone Representative**

*Apply online:*

**[laborfunds.org/careers](https://laborfunds.org/careers)**







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*



# BEYOND THE BLUEPRINT

