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MSK
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MID-AMERICA CARPENTERS

BENEFITS GUIDE 2025

When it comes to using your health benefits, there's a few things you need to know to get the most out of your healthcare.

One. The more you pay for healthcare services, the more your health plan pays, too. Using your benefits wisely will help ensure your health plan stays strong for years to come and keep more money in your pocket.

Two. A primary care doctor is a necessity, not an option. There's more to healthcare than treating sickness. When you wait until something is broken, it will take longer to fix than if you are able to prevent it from happening in the first place.

Three. Understand what level of care is necessary in all situations: preventive, after hours, acute (emergency), mental health, virtual or in-person. When you need care, it's not always when you want to visit a doctor. So, always be prepared for the unexpected and have a doctor you trust.

Go. Keep this resource handy and always carry your insurance card with you. This guide will help you understand where to go for different types of care at various times of the day and why. All contact information for all of our network partners and providers is in this guide.

This guide is just an overview. To dig deeper into your benefits, visit **laborfunds.org** or scan the QR code.



SCAN ME

Care Indicator System

This benefits' guide includes contact information for all Carpenters Health Plan in-network partners and providers. The level of care each partner and provider is able to provide is noted using the **Care Indicator System** shown in the table on the right.

- | | |
|--|--|
|  primary & acute care |  mental health care |
|  dental care |  vision care |
|  pharmacy |  musculoskeletal care |
|  24/7, 365 virtual care |  after hours care |
|  urgent care |  emergency care |

KNOW BEFORE YOU GO



Get the care you need. Save time and money.

When you need non-emergency care and your doctor isn't available, going to the emergency room may not be the best choice for your time or your wallet. Thankfully, it's also not your only choice. Take a look at the wide variety of care options available to you through your health plan. Your health plan network is UnitedHealthcare Choice Plus, administered by UMR.

TIME & MONEY					
LESS					MORE
MEDICAL AND BEHAVIORAL VIRTUAL CARE	CARPENTERS WELLNESS CENTERS	CONVENIENCE CARE CLINIC	DOCTOR'S OFFICE	URGENT CARE CENTER	EMERGENCY ROOM
Offered through Teladoc . Talk to a board-certified doctor or pediatrician 24/7, or a licensed therapist or psychiatrist 7 days a week from anywhere.	A convenient care option available exclusively to Carpenters' members and dependents.	Located in retail stores and pharmacies. Staffed by nurse practitioners and physician assistants.	Best place to go for routine or preventive care to keep track of overall health, medications and more. Staffed by doctors, nurses and physician assistants.	Freestanding centers in convenient locations. Staffed by nurses and doctors.	Located inside of hospitals and sometimes as freestanding locations. Staffed by emergency nurses, doctors, technicians, social workers and more.
Minor medical conditions, such as: <ul style="list-style-type: none"> Colds and flu Sore throats Headaches Stomachaches Fevers Allergies Skin conditions Behavioral conditions, such as: <ul style="list-style-type: none"> Stress Anxiety Depression 	<ul style="list-style-type: none"> Acute and sick care Preventive care Lab Vaccines/ Immunizations X-ray Pharmacy Behavioral health Chiropractic care STL: After hours nurse line STL: Massage therapy STL: Physical therapy 	<ul style="list-style-type: none"> Colds and flu Rashes or skin conditions Sore throats, earaches, sinus pain Minor cuts or burns Pregnancy testing Vaccines 	<ul style="list-style-type: none"> General health issues Preventive care Routine check-ups Immunizations and screenings Specialist referrals 	<ul style="list-style-type: none"> Fever and flu symptoms Minor cuts, sprains, burns, rashes Headaches Lower back pain Joint pain Minor respiratory symptoms Urinary tract infections 	<ul style="list-style-type: none"> Sudden numbness, weakness Uncontrolled bleeding Seizure or loss of consciousness Shortness of breath Chest pain Head injury/major trauma Blurry or loss of vision Severe cuts or burns Overdose
<ul style="list-style-type: none"> NO cost to you 24/7 medical appointments After-hours behavioral appointments, 7 days a week 	<ul style="list-style-type: none"> Open weekdays Same day appointments often available Appointments required for all visits Visit laborfunds.org for current hours 	<ul style="list-style-type: none"> Same or lower costs than doctor's office No appointment needed Often open nights and weekends 	<ul style="list-style-type: none"> No preventive care copay Smaller copay/ coinsurance and/or deductible for non-preventive visits Usually need appointment Typically, short wait 	<ul style="list-style-type: none"> Costs more than a doctor's visit Costs less than ER No appointment needed Typically open extended hours or 24/7 Wait times vary 	<ul style="list-style-type: none"> Highest cost No appointment needed Wait times may be long
TELADOC 1.800.TELADOC or Teladoc.com	ST. LOUIS 314.955.WELL KANSAS CITY 816.884.WELL	Find an in-network clinic umr.com	Find an in-network physician at umr.com	Find an in-network urgent care at umr.com	ER benefits are same for in & out of network care

Comprehensive care for our participants and their families

Carpenters Wellness Center

The wellness center model is focused on creating a personal healthcare experience that provides quality, patient-centered care for our participants and their families (ages 2 and up) covered under the health plan.

Services Available

Annual physical exams	Hearing Screenings*	Health Coaching
Behavioral health	Immunizations	Virtual medical care
Chiropractic services	Lab draws	Vision*
Condition management	Pharmacy services	Well woman visits
Dental*	Physical Therapy	Same-day visits for illness & minor injury (acute care)
Digital imaging	Massage Therapy*	

*indicates services available in STL only

Medical & Chiropractic Care

operated by Marathon Health (STL) & Premise Health (KC)

Primary, acute, and chiropractic care at no cost. Medical services include: primary care services, acute and sick care, well-woman, wellness training, patient education and more. Diagnostic lab and x-ray available in-house.

Behavioral Health

operated by Mercy MAP

Mental health symptoms treated include anxiety, depression, grief, addiction, or difficulty in coping with life's stresses and challenges. Counselors are able to help you with a wide range of concerns to help you get back on track.

Health Coaching

operated by UMR

Health coaching is available to all covered individuals, no referral required. Resources include: prevention, weight and condition management, and more.

Pharmacy

operated by Marathon Health (STL) & Premise Health (KC)*

Rx costs are significantly reduced: \$0 copays for generics and reduced copays for single-source brand medications. Easy transfer of prescriptions from other providers for established patients. *Limited pharmacy available in Kansas City.

Physical Therapy

operated by PEAK Sport & Spine (STL) & Premise Health (KC)*

Physical therapists provide the needed skills to find the root cause of any issues and allow for individual treatment with no copay. When other treatments are required, this approach helps provide maximum benefit. *Coming soon in KC.

Medical Massage Therapy (STL only)

operated by Marathon Health

Referral required from a St. Louis wellness center provider.

Vision (STL only)

operated by VSP

Comprehensive WellTech eye exams; order and be fitted for contact lenses, safety glasses, prescription eye wear, and sunglasses all during your visit. There are no exam fees and copays are reduced for extras and designer glasses.

Dental (STL only)

operated by Onsite Dental

A Delta Dental PPO provider. Experience the convenience of a one-stop-shop for all your appointments and receive the best dental discounts available.

Audiology (STL only)

operated by Concierge Hearing Care

Hearing screenings are available at no cost to all covered individuals. Hearing aids are available at no cost to participants when needed. Dependents can purchase hearing aids at a significantly reduced cost.



- primary & acute care
- musculoskeletal care
- mental health care
- dental care - STL only
- vision care - STL only
- pharmacy

St. Louis

1403 Hampton Ave
St. Louis, MO 63139



Kansas City

8965 E 38th Terr
Kansas City, MO 64129

ST. LOUIS



Hours

Mon - Thu 7 am - 5 pm
Fri 7 am - 4 pm



Contact STL

Phone **314.955.WELL (9355)**
Fax 314.955.2187

KANSAS CITY



Hours

Mon - Fri 8 am - 5 pm



Contact KC

Phone **816.884.WELL (9355)**
Fax 816.817.3757



Wellness Centers Online
laborfunds.org/wellnesscenter



A UnitedHealthcare Company

- primary & acute care
- mental health care
- musculoskeletal care
- 24/7, 365 virtual care
- after hours care
- urgent care
- emergency care

Shop first.

Know before you go.



Visit UMR online
UMR.com

or download the UMR App



Contact Carpenters'
Participant Services
877.232.3863

UMR

UMR is part of UnitedHealthcare.

UMR helps manage self-funded health plans like the Carpenters Health Plan, making sure you get the care you need and your claims are handled correctly. While UMR manages the plan, your doctors will recognize UHC Choice Plus as the provider network name.

Register on **UMR.com** to put your plan at your fingertips.

The UnitedHealthcare Choice Plus Network

UnitedHealthcare's Choice Plus network is a nationwide network with over 658,000 physicians and 5,700+ hospitals.

Services Available through UMR

Find in-network medical providers & services	Connect with health coaches
View virtual ID card information	Personalized support
Review coverage	Online health assessment
Manage & track claims	Wellness resources & tracking

Behavioral Health

If you are experiencing anxiety, depression, stress or other mental health issues, you have access to 130,000-plus individual behavioral healthcare providers and 5,000 facilities through the UnitedHealth network. With providers across all 50 states, specialties include: psychiatrists, addictionologists, psychologists, nurses, clinicians with master's degrees in areas such as social work and counseling.

Orthopedic Health Support (OHS)

If you're looking for information and support to relieve back, knee, or hip pain, we are here to help. UMR partners with Optum's Orthopedic Health Support program. It's already a part of your benefits, so there's no extra cost. UMR will support you with quality care so that you can get back to your favorite activities. Optum's Orthopedic nurse team helps you understand your treatment options, decide where to go for care, and enjoy a shorter recover.

If you have back, knee, or hip pain and are looking for more information about treatment options, you can get started by calling **1.888.936.2746**.

UMR RN Wellness Coaching

Your UMR Nurse liaison and wellness coach, Keondra Harris is a resource for all covered individuals. She is available to help you and your family find the adequate resources, preventive care guidelines and health care needs for conditions such as:

- ✓ Diabetes, hypertension, and hyperlipidemia
- ✓ Nutrition and weight management
- ✓ Mental health support
- ✓ Smoking cessation

Schedule an appointment with Keondra: Call **763.348.6895**, or
Email **keondra.harris@umr.com**

Teladoc available through a partnership with UMR

With virtual care through Teladoc, you and your covered family members can get medical and behavioral care from board-certified doctors, pediatricians, psychiatrists and/or licensed therapists right from your phone, tablet or computer.

- ✓ **Connect** 24/7 with board-certified doctors, pediatricians for non-emergency conditions, such as colds and flu or upper respiratory infections.
- ✓ **Schedule** appointments with licensed counselors or psychiatrists for behavioral or mental health conditions, such as stress or depression.
- ✓ **Receive** prescriptions at your pharmacy, if appropriate.

Set up your account or log in and get started today.

Your care. Your way.

Access Anytime.



TELADOC

- primary & acute care
- mental health care
- 24/7, 365 virtual care
- after hours care



Visit Teladoc online
Teladoc.com

or download the Teladoc App



Contact Teladoc
800.Teladoc (835-2362)

Peak Sport & Spine

All PEAK Sport & Spine locations provide physician-ordered physical, occupational and hand therapy services to all covered participants and their families with \$0 out-of-pocket costs. Patients or their referring physicians should call the PEAK Sport & Spine physical therapy clinic where they would like to schedule their initial appointment and identify themselves as an eligible Carpenters' participant or dependent at the time of that call.



- musculoskeletal care



Find a PEAK provider
peakssportspine.com/locations

More Benefits with Carpenters Health Plan

Short-Term Disability Provided when an employee/participant is disabled due to an illness or injury and can't work. Current rate: \$550/week.

Maternity Leave Benefits The plan provides actively working, pregnant employee participants with a weekly benefit, as well as health and pension fund contributions, for *up to* 26 weeks, as certified by her doctor. Maternity Leave Benefits replace Short Term Disability Benefits for the same pregnancy. Current rate: \$800/week + benefits.

Life Insurance Benefits The life insurance benefit, payable from MetLife, is provided to Active participants, Pre-65 Retirees, and their dependents automatically (at no additional cost) as follows:

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

Questions?



Contact Carpenters'
Participant Services
877.232.3863



EXPRESS SCRIPTS®

● pharmacy

Express Scripts & Accredo Specialty Pharmacy

There are three pharmacy networks you may use, but it's important to know when you need to use each network.

Retail Pharmacy

You may get up to a 30-day supply of medication at your local in-network retail pharmacy. Always when prescribed a 90-day supply, you must get the 30 day supply first.

Home Delivery

If you require a 90-day supply of maintenance drugs, or up to a 30-day supply of other drugs except specialty drugs, you will need to obtain this prescription through Express Scripts' Home Delivery option. Maintenance drugs are medications prescribed for chronic, long-term conditions, such as high blood pressure, high cholesterol and diabetes and taken on a regular, recurring basis.

Specialty Drugs through Accredo Specialty Pharmacy

Specialty drugs are generally high-cost medications for treatment of conditions such as Crohn's disease, rheumatoid arthritis, hepatitis or multiple sclerosis. For a full list of conditions approved for specialty drugs, refer to Carpenters Health Plan document on laborfunds.org.



Visit Express Scripts online
express-scripts.com

or download the Express Scripts® App



Contact Carpenters'
Participant Services
866.232.3863, #1

with your Pharmacy, Dental & Vision
Questions

More Benefit Access In Your Member Portal

Available to Members & Dependents Get access to all your benefits, including health, pension, annuity, and vacation, *when applicable*. Features include:

24/7 secure access

GoGreen* (*go paperless*)

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

Get Started & 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*



laborfunds.org/member-portal



*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.

Delta Dental

You may receive dental services from any licensed dental care provider; however, your choice of dentist determines the benefits you will receive and your out-of-pocket expenses.

PPO Network You receive the highest benefits, greatest discounts and lowest annual deductible, with least out-of-pocket expenses; no deductible for preventive visits.

Premier Network Includes a \$50 deductible before preventive visits are available; higher annual deductible and less benefits received than the PPO Network.

Out-of-Network There is a \$75 deductible before preventive visits are available. The benefits you receive will be less and there are no discounts, so you will have the highest out-of-pocket expenses.

Virtual Visits delivered by TeleDentistry.com

Teledentistry is included in your existing coverage and is considered an oral examination under your plan. It's a safe and effective way to receive care and avoid the emergency room. You can conveniently access this service from your home 24/7, 365 with the use of a smartphone, tablet or computer with audio/visual capabilities.

VSP Vision Care

Managing your vision benefits on **vsp.com** and use your dashboard to find a doctor, view your benefits and claims history, view your ID card and find exclusive member extras & locations near you.

Eye Wellness in Adults & Kids

Eye exams can help detect serious health conditions, such as diabetes, hypertension and high cholesterol. Annual exams also help you to stay on top of eye conditions such as macular degeneration, glaucoma and retinopathy. In kids, vision problems left untreated can seriously impact children's learning, so comprehensive exams should be completed with a VSP provider every 12 months.

Mercy Member Assistance Program

Carpenters' Member Assistance Program (MAP) is administered through Mercy Mental Health. Mercy offers confidential, personalized counseling and assistance to help you through a wide range of challenges, including:

Anger management	Depression
Relationships	Anxiety
Grief	Communication
Stress	Work/Life Balance
Addictive behaviors	Eldercare and Childcare issues

Mercy offers a full range of counseling and other services alongside web-based resources to help you live and feel better.



- dental care
- 24/7, 365 virtual care



Visit Delta Dental online
deltadentalmo.com/carpdc
or download the Delta Dental App

vsp
vision care

- vision care



Visit VSP online
vsp.com
or download the VSP Vision Care App

Mercy

- mental health care



Visit Mercy online
mbh-eap.com/members



Contact Mercy MAP
800.413.8008, #2



Want more benefit details?

Scan the QR codes for our:

Premium Plan Schedule of Benefits



Basic Plan Schedule of Benefits

