

BEYOND THE BLUEPRINT

Volume 1 | Issue 2 | September 2025

SUMMARY OF MATERIAL MODIFICATIONS INSIDE

2025 HEALTH FAIRS

Our health fairs are back! Learn more about your benefits, network partners, in-network providers, and take advantage of services that may help you learn a little more about your current health status!



Kansas City

Saturday, September 20
9am - 12pm

St. Louis

Saturday, September 27
8am - 12pm

Cape Girardeau

Saturday, October 11
10am - 12pm

AVAILABLE SERVICES

Flu shots, ages 2+
Blood pressure readings
Cholesterol screenings, ages 18+
Hearing screenings
Carotid artery screenings,* ages 18+ (STL/KC)
Peripheral neuropathy screening (KC)

Free t-shirts for all participating attendees!

ACTIVITIES

Participation Sweepstakes
Door prizes
In-Network partners
Vendor booths

KANSAS CITY & ST. LOUIS

Face painting & balloon art
Bubbles
Inflatables & picnic to follow!

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GRAND PRIZE: KC & STL

Red Oak Resort 3-Day Getaway

GRAND PRIZE: CAPE & KC & STL RUNNERS UP

Kickstart Health Gift Card to Function Health

*Limited appointments available

Free Tickets Required for Health Fair & Picnic Entry

Get details and tickets by scanning the QR code, or visit:

laborfunds.org/health-fair



GET TICKETS

FOLLOW US ON SOCIAL MEDIA

- @midamcarpentersbenefits
- Mid-America Carpenters Benefits
- @mid-americancarpentersregio6467

SUMMARY OF MATERIAL MODIFICATIONS

DEPENDENT ENROLLMENT CHANGE

Effective September 1, 2025

Participants are allowed 90 days from a qualifying event, such as a marriage, adoption, or a dependent child's birth, to enroll a new dependent under the MACRC Health Fund.

Previously, the Fund required participants to enroll dependents due to a qualifying event within 30 days.

The *Enrollment Form* and *Enrollment Form Required Documents* may be found on **laborfunds.org** under Health and Welfare Plan Resources. These forms are also available in your Member Portal.

If the *Enrollment Form* and all required documents are received within 90 days, coverage begins retroactive to the requested date. Otherwise, coverage will begin on the date that all documents are received.

MEMBER PORTAL

COBRA Payments

Effective September 20, 2025, you will be able to make your COBRA election by logging into your Member Portal account. If you are eligible for COBRA, your options will be available under the *COBRA* menu option.

Pension Estimates

If you've earned a vested benefit with the Carpenters Pension Trust Fund of St. Louis, you may now log into the Member Portal to estimate your future pension.

- ✦ Log in on **laborfunds.org/member-portal**
- ✦ Select *Pension Projections* from the menu
- ✦ Then select *Pension Projections* at the top of the page
- ✦ Select *OSP* or *SMP* depending on your Pension Type
- ✦ Enter your desired retirement date, type, and option
- ✦ Repeat the last step with various dates, types and options to see how your benefit projection updates

UNDERSTANDING YOUR BENEFITS

Hearing Aids: The plan allows up to \$2,000 per ear after any applicable discounts, deductible, and coinsurance (once every five years).

Orthodontia: The plan pays 50% of the contracted amount with a maximum of up to \$4,000 (lifetime).

MACB Participant Services

- 📍 1419 Hampton Ave, St. Louis, MO 63139
- 📞 314.644.4802, option 1
- ✉ **benefits@laborfunds.org**
- 🌐 **laborfunds.org**
- 📱 Scan the **QR code** to visit the Member Portal



Pelago

Explore a nicotine-free month with tools and 1:1 guidance from Pelago.

What could a month without nicotine feel like?

*Get started or learn more at pelago.health/carpenters

Take action
for a \$25 gift
card. Details
online.*

How it works

- » Sign up
- » Set a goal
- » Try tips & tools
- » Message a coach
- » Track wins



SCAN ME

Earn a \$25 gift card!



PHOTO CRED: MACRC

AD&D BENEFITS

for Actively Working Participants

The Plan provides Life Insurance and Accidental Death & Dismemberment (AD&D) benefits through MetLife for participants actively working and covered under the Active Plan. AD&D benefits cover losses resulting from accidents, such as death and injuries, such as loss of limbs or certain senses.

The **maximum AD&D Benefit** is **\$50,000**; however, the benefit may be paid to participants at scale:

Covered Loss	Benefit	Covered Loss	Benefit
Life	100%	Foot (below the knee)	50%
Hand (below the elbow)	50%	Leg (above the knee)	75%
Arm (above the elbow)	75%	Paralysis (both arms & legs)	100%
Thumb & Index finger (of the same hand)	25%	Paralysis (both legs)	75%
		Paralysis (arm & leg on either side of body)	50%
Any combination (hand, foot, sight one eye)	100%	Paralysis (one arm or leg)	25%
Sight (in one eye)	50%	Speech & Hearing	100%
Brain Damage	100%	Speech or Hearing	50%
Coma (on the 7th day)	1% monthly up to max 60 months	Third degree burn	% of the full amount equal to the % of body surface suffer- ing third degree burns



AD&D benefits do not cover losses due to natural causes or injuries sustained while under the influence of drugs or alcohol.

To inquire about whether you are eligible for AD&D benefits, contact Participant Services.



KANSAS CITY WELLNESS CENTER



Promotion Begins October 1

When: October 1 - December 31, 2025

Participate for a chance to win!

Visit the Kansas City Wellness Center and participate for a chance to win a Garmin Smart Watch!

Promotion Rules:

- ✦ Schedule your annual physical with the medical doctor between 10/1 and 12/31.
- ✦ Attend your appointment.
- ✦ Get the appropriate and recommended blood work.
- ✦ You are automatically entered to win a Garmin Smart Watch, up to a \$499 value.



- ✦ *Must be 18 or older to participate.*

Schedule your appointment

- 📱 Scan the QR code
- 🌐 Visit mypremishealth.com
- ☎ Call 816.884.9355



PHYSICAL THERAPY



\$0 Copay - All locations.

With over 30 locations in MO and IL, including inside the St. Louis Wellness Center, participants and their families can get physical therapy at any Peak Sport & Spine with no out-of-pocket costs.



WOMEN'S HEALTH & CANCER RIGHTS ACT

If a participant or dependent had, or is going to have, a mastectomy, they may be entitled to certain benefits under the Women's Health and Cancer Rights Act (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- » All stages of reconstruction of the breast on which the mastectomy has been performed, or aesthetic flat closure surgery;
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- » Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

These benefits are subject to the same eligibility, deductible and coinsurance rules applicable to other medical and surgical benefits provided under the Plan.

If you have any questions about this notice, please contact Participant Services.

YOUR ANNUITY BENEFICIARY

Do you know who your beneficiaries are?

Under the Annuity Plan, your beneficiary is your spouse if you are married.

If you do not have a Beneficiary Form on file, are not married, and die before your accrued annuity benefit are paid, your beneficiary is defined by your Annuity Plan and will be paid in this order:

1. Equally to the participant's children, or, if no children, then
2. Equally to the participant's living parents, or if none, then
3. Equally to the biological siblings, or if no biological siblings, then
4. To the participant's estate.

To ensure your benefits go to the person you choose, download and complete an *Annuity Beneficiary Form* from our website. Then return it to us by mail or upload it to your Member Portal.



UPCOMING EVENTS

Fall - Winter 2025

PROMOTIONS

Pelago: Stoptober Campaign	9/1 - 10/31
Carpenters Wellness Center-KC: New Patient Promotion	10/1 - 12/31

FINANCIAL EDUCATION

Understanding Social Security*	Sep 16
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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

Find event details at laborfunds.org/events

*Advance sign up required

[▲]Tickets required



VACATION REDEMPTION

Vacation Redemption payouts are complete for the 2025 Plan Year.

If you did not receive your redemption by direct deposit (authorization required) or by mail, please contact Participant Services as soon as possible.



NAVIGATING THE WAIT

*by, Matthew Cauble, LPC
Mercy Member Assistance Program
Carpenters Wellness Center-St. Louis*

You did it!

You took a big step by scheduling your first counseling session. That takes courage—so congratulations! Now, you just have to wait for the day to come. Many people think the hardest part is over once the appointment is set. But is it really?

As musician Tom Petty once said, “the waiting is the hardest part.” It’s common to feel nervous as the day gets closer. Some people even think about leaving while sitting in the waiting room. That’s totally normal. Trying something new can make anyone feel anxious. You already have things on your mind that led you to seek help, so it’s important that the counseling process doesn’t add more stress.

How can you feel more prepared?

Luckily, there are ways to make your first session feel easier. Psychology Today gives helpful tips about what to expect. First, know that feeling nervous is normal. You’re about to talk about personal things with someone you don’t know yet, and that can be scary. But your first session is usually just a chance to meet your counselor and learn how things will work.

Tips and tools on the right panel. Be sure to get the full article on our website: laborfunds.org/navigate



BRING

1. Any questions you have.
2. Notes to share.
3. A notebook to take notes.
4. Just yourself.

WHAT TO EXPECT

It's OK to be nervous or feel anxiety. Know that your counselor is there to **help and support you**. What you discuss stays between you and your counselor.

GET READY

Think about your family history, your reasons for coming, and what you hope to get out of counseling. Talking openly helps your counselor understand you and create a plan that works for you. Remember, these sessions are for you—you get to guide the conversation.

NOT SCHEDULED YET?

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-STL

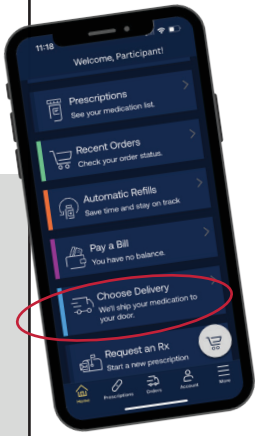
Call **314.955.9355**

Carpenters Wellness Center-KC

Call **816.884.9355**

Mercy Member Assistance Program

Call **800.413.8008, #2**



MAINTENANCE MEDICATIONS

Filling a 3-month supply of your long-term medication can help you save time, money and trips to the pharmacy.

Choose your way to save
Medications for maintenance or long-term use (90-day supply) should be filled through:

- » **Express Scripts mail order** or
- » a **Restricted Retail Pharmacy**.

If mail order or the Restricted Retail Pharmacy Network is not used, you will pay the full cost of the drug.

Scan the QR code or follow the link to find out more about what you pay, how to transfer your maintenance medications, and where to find participating pharmacies:



laborfunds.org/maintenance-meds



NOTE:

Walgreens & CVS pharmacies are not in the Restricted Retail Pharmacy Network. If you use either of these pharmacies for maintenance medications, you will pay the full price.



COLLEEN DIETRICH, RN
Care Coordinator

Colleen joined Carpenters in 2019 as a Medical Utilization Nurse. When claims were outsourced, her role shifted to Care Coordinator, expanding her responsibilities to better serve participants. In this role, she manages medical appeals and post-hospital follow-ups, supports the St. Louis and Kansas City wellness centers, helps with complex medical issues, assists in health fair planning, and researches new services for members. This past spring, she celebrated 20 years as a licensed nurse.

Outside of work, Colleen stays busy with her two middle schoolers and a goofy corgi. In her free time, she enjoys reading, indie films, live music, hiking, and learning ASL.

MACB *Employee* SPOTLIGHT

**Meet your benefits team,
one newsletter at a time.**



SHARI BOBOWSKI
Compliance Manager

Shari started working at the Northern Illinois Fund Office in 1988 as a retirement benefits representative. While there, she earned a business degree from Loyola University. After graduating, she spent 25 years as Retirement Benefits Manager. In January 2025, she became Compliance Manager for both the Northern Illinois and St. Louis-Kansas City Fund Offices.

In her role, Shari is responsible for ensuring the Fund Offices follow the complex laws that protect participants' benefits and that required reports are filed on time with agencies like the Department of Labor and IRS. She is proud to serve the hardworking members and employers of the Carpenters' Union.

Outside the office, Shari enjoys spending time with her husband, family & friends, with dreams of one day taking an around-the-world cruise.



MID AMERICA

CARPENTERS BENEFITS

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

MID-AMERICA CARPENTERS BENEFITS

BEYOND THE BLUEPRINT

