

# BEYOND THE BLUEPRINT

CARPENTERS MEDICARE EDITION

Volume 1 | Issue 2 | December 2025

## HEALTH FAIRS RECAP

Thank you to all who joined us at our fall health fairs in Kansas City, St. Louis, and Cape Girardeau!

Hundreds came out to take part in health screenings and engage in fun activities for all ages. Attendees also had the chance to connect with our network partners, such as UHC, and meet local vendors, including behavioral health providers, chiropractors and physical therapy groups. Many walked away with great giveaways and attendance prizes, making the events both informative and enjoyable.

Attendees who participated in onsite screenings and flu shot were entered in a sweepstakes for additional prizes. Participation Sweepstakes winners are:

| KANSAS CITY          | ST. LOUIS  | CAPE GIRARDEAU |
|----------------------|------------|----------------|
| Dallas D.            | Daniel P.  | Emma F.        |
| Lori O.              | Thomas A.  | Dwana L.       |
| Melissa H.           | Joseph M.  |                |
| Anthony G.           | Tamara H.  |                |
| 2 pending acceptance | Janet V.   |                |
|                      | Melanie C. |                |
|                      | Wesley V.  |                |
|                      | Gregory F. |                |



Check out our Facebook page for photos from all our events!



## In this issue

- Health fairs recap
- UHC News
- SMM: New Divorce Requirement
- Self Pay Rates
- Cybersecurity
- UHC 2026 Benefits Virtual Sessions
- Upcoming events



**FOLLOW US ON  
SOCIAL MEDIA**

@midamcarpentersbenefits

Mid-America Carpenters Benefits

@mid-americanacarpentersregio6467

**SUMMARY OF MATERIAL MODIFICATIONS INSIDE**

## UNITEDHEALTHCARE® (UHC) N E W S

### **PERS Benefit Discontinued**

Effective December 31, 2025, PERS devices will no longer be covered under the plan. However, members are eligible for a discount on PERS devices with Lifeline starting in 2026. For more information, call:

Lifeline Care Concierge Team

Call **800.686.2168, TTY 711**

Hours **8 am - 8:30 pm (ET), M-F**

### **Free Access to the Calm App**

Starting January 1, 2026, as a UnitedHealthcare® member, you'll receive complimentary access to the Calm Health app. This digital wellness resource offers personalized programs to support your mental and emotional well-being — including guided meditations, Sleep Stories, calming music, and tools to help manage stress and build healthy habits.

Designed to strengthen the connection between mind and body, Calm Health can help you feel better every day.

Stay tuned for more details on how to register and activate your free access in 2026!



### **Let's Move to Beat the Blues**

Let's Move offers resources, interactive events, activities and a caring community for you. At no additional cost to you, Let's Move by UnitedHealthcare® provides ways to help improve your mood, mental health and well-being.

See our new classes, topics and tools for your health goals today. Visit

**letsmovebyuhc.com** to learn more!



### **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.



### **REGISTER ON UHC'S SECURE PORTAL**

Follow these easy steps to register for your secure and personal online account:

1. Visit the website: **retiree.UHC.com**
2. Click on the **Sign In or Register** button and then click **Register Now**
3. Enter your information (first and last name, date of birth, UnitedHealthcare member ID number or Medicare number) and click **Continue**
4. Create your username and password, enter your email address, and click **Create my ID**
5. For security purposes, you will need to verify your account by call or text

#### **After you sign up, you can:**

- » Look up your latest claim information
- » Review benefit information and plan materials
- » Print a temporary member ID card and request a new one
- » Look up drugs and how much they cost under your plan
- » Search for network providers
- » Sign up to get your Explanation of Benefits online

Experience UHC benefits at your fingertips, 24/7!

## SUMMARY OF MATERIAL MODIFICATIONS

### DIVORCE & YOUR BENEFICIARY

If you are divorced on or after June 1, 2025, **spousal beneficiary designations will be void** and a new Beneficiary Form will need to be completed after your divorce is finalized.

Visit your Member Portal or **laborfunds.org** to download a new Beneficiary Form. New forms may be uploaded to your Member Portal mailed to our office.

### 2026 SELF-PAY RATES

Effective December 1 for **January** coverage, **Medicare self-pay rates** will increase as follows:

|                    | 2025 Rates | Eff 12/1/25  |
|--------------------|------------|--------------|
| Medicare           | \$278      | <b>\$287</b> |
| Medicare w/ Dental | \$313      | <b>\$322</b> |

If you have questions regarding self-pay eligibility qualifications, or to **set up effortless payments deducted from your pension benefit**, please contact Participant Services.

Remember, verify eligibility, update forms and demographics 24/7 in your Member Portal at: **laborfunds.org/member-portal**



## CYBERSECURITY ATTACKS?

### Stay safe in 2026

Locking your front door may help keep unwanted visitors from stepping into your home, but how do you secure your digital space?

### Avoid Social Engineering Scams

In cybersecurity, *social engineering* refers to the use of psychological tactics to manipulate individuals into revealing confidential information or performing actions that allow access to your private information. Cybercriminals often invoke fear, curiosity, or greed, using techniques like phishing emails, smishing (fraudulent text messages), and vishing (deceptive phone calls) to steal data or gain access to your personal data.

Pay attention! Be wary of unexpected communications. Confirm authenticity of senders and avoid clicking on suspicious links. Consider tools like multi-factor authentication. If you receive a suspicious email, text, or call, always go to the source to verify the information. Never supply personal details when prompted by an unsolicited sender!

### UHC 2026 Benefits Virtual Sessions

Coming in January, UnitedHealthcare will be hosting two virtual sessions to help you understand your 2026 UHC MedAdv benefits.

Get details:

**laborfunds.org/medicare-advantage-plan**



## UPCOMING EVENTS

|                                         |        |
|-----------------------------------------|--------|
| Medicare Advantage 2026 Benefits Review | Jan 5  |
| Medicare Advantage 2026 Benefits Review | Jan 6  |
| 2025 Tax Forms mailing deadline         | Jan 31 |
| St. Louis Siteman Mammography Van       | Feb 19 |

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*



# BEYOND THE BLUEPRINT

 **HAPPY HOLIDAYS**   
**FROM OUR FAMILIES TO YOURS!**