

# BEYOND THE BLUEPRINT

Volume 1 | Issue 3 | 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

Dallas D.  
Lori O.  
Melissa H.  
Anthony G.

*Two (2) winners  
pending acceptance*

### ST. LOUIS

Daniel P.  
Thomas A.  
Joseph M.  
Tamara H.  
Janet V.  
Gregory F.  
Melanie C.  
Wesley V.

### CAPE GIRARDEAU

Emma F.  
Dwana L.



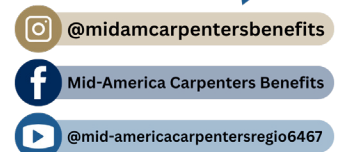
CHECK OUT ALL THE PHOTOS ON  
**FACEBOOK**

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# SUMMARY OF MATERIAL MODIFICATIONS

## PREMIUM PLAN: VISION PLAN IMPROVEMENTS

**Effective January 1, 2026**

Vision Benefits under the Premium Plan just got better! For a full Schedule of Benefits, including benefits for non-VSP providers, visit our website at [laborfunds.org/premiumplan-schedule-202601](https://laborfunds.org/premiumplan-schedule-202601).

An overview of the updates when using a VSP provider are reflected below. Significant changes are shaded in green.

WHEN USING A VSP PROVIDER				
Service/Supply	Frequency	Description	Participant pays	Plan pays
Routine Eye Exam	Every calendar year	Focuses on overall eye wellness	<b>\$10 Copay</b>	<b>Plan pays 100%</b>
Retinal Screening	Every calendar year	Screening for signs of eye disease	<b>Up to \$39</b>	<b>Plan pays balance</b>
Essential Medical Eye Care	Available as needed	Retinal imaging for diabetes; coordination with medical may apply	<b>\$0</b>	<b>Plan pays 100%</b>
		Add'l exams/services beyond routine care	<b>\$20 per exam</b>	<b>Plan pays 100%</b>
Frames	Every other calendar year	Included in Prescription Glasses	<b>Up to \$25 Materials Copay + 20% after allowance</b>	<b>\$220 Featured Frame allowance \$200 standard frame allowance</b>
Lenses	Every other calendar year	Single vision   Lined bifocal Lined trifocal   Lenticular	<b>Up to \$25 Materials Copay</b>	<b>Plan pays 100%</b>
Lens enhancements	Every other calendar year	Standard progressive	<b>\$0</b>	<b>Plan pays 100%</b>
		Premium progressive	<b>\$95 - \$105</b>	<b>Plan provides avg 30% discount</b>
		Custom progressive	<b>\$150 - \$175</b>	<b>Plan provides avg 30% discount</b>
Contacts <i>instead of glasses</i>	Every calendar year	Medically necessary; prior auth req	<b>\$25</b>	<b>Plan pays 100%</b>
Contacts <i>instead of glasses</i>	Every calendar year	Elective	<b>\$40 Lens Exam Copay + Balance after allowance</b>	<b>Plan pays \$150 allowance</b>
Protec Safety® (Active Participant-Only Coverage)				
Frames	Every other calendar year	VSP doctor's Protec Eyewear® collection	<b>\$25 Copay + Balance after allowance for other safety frames</b>	<b>Plan pays 100% \$65 allowance for other safety frames</b>
Lenses	Every other calendar year	Single vision   Lined bifocal Lined trifocal   Lenticular	<b>Included with frames</b>	<b>Plan pays 100%</b>

## DIVORCE & YOUR BENEFICIARY | Effective June 1, 2025

If you are divorced, any **beneficiary designation naming your former spouse will be void after June 1, 2025**. A new Beneficiary Form will need to be completed after your divorce is finalized.

Visit your Member Portal or [laborfunds.org](https://laborfunds.org) to download a new Beneficiary Form. New forms may be uploaded to your Member Portal or mailed to our office.



## YOUR MEMBER PORTAL

Access your Member Portal 24/7, 365 days a year at:  
**[laborfunds.org/member-portal](https://laborfunds.org/member-portal)**

Not registered? Visit the portal to create your account, update your demographics, forms, subscribe to GoGreen, and more.



## 2026 SELF-PAY RATES

Qualified participants and dependents are allowed to continue coverage under the health plan by making monthly self-payments if they do not qualify through hours worked. Trustees have completed their annual review of these rates is included below.

**Self-Pay Rates begin December 1, 2025 for January 2026** as follows:

Non-Active	Standard	w/ Dental
Non-Medicare	\$715	<b>\$750</b>
Medicare	\$287	<b>\$322</b>

**2026 COBRA rates begin January 1:**

COBRA - Premium Plan	Eff 1/1/26
Single	<b>\$660</b>
Family	<b>\$2,147</b>
Single - Extended Total Disability	<b>\$985</b>
Family - Extended Total Disability	<b>\$2,478</b>

COBRA - Basic Plan	Eff 1/1/26
Single	<b>\$587</b>
Family	<b>\$1,916</b>
Single - Extended Total Disability	<b>\$876</b>
Family - Extended Total Disability	<b>\$2,211</b>

If you have questions regarding self-pay eligibility qualifications, please contact Participant Services.

## ST. LOUIS PENSION STATEMENTS 2025 Plan Year

Pension statements for the 2025 Plan Year are now available in your Member Portal!

Participants can access their statement anytime through the secure portal online.

How to access:

 **Log in** or set up your portal account

 Select **Document Center**

 Update the **Document Type** to St. Louis Pension Documents

**2025** Locate your **2025 Plan Year Statement**

*Please note: 2025 Plan Year statements will not be mailed but are available, once per year, by calling Retirement Services.*

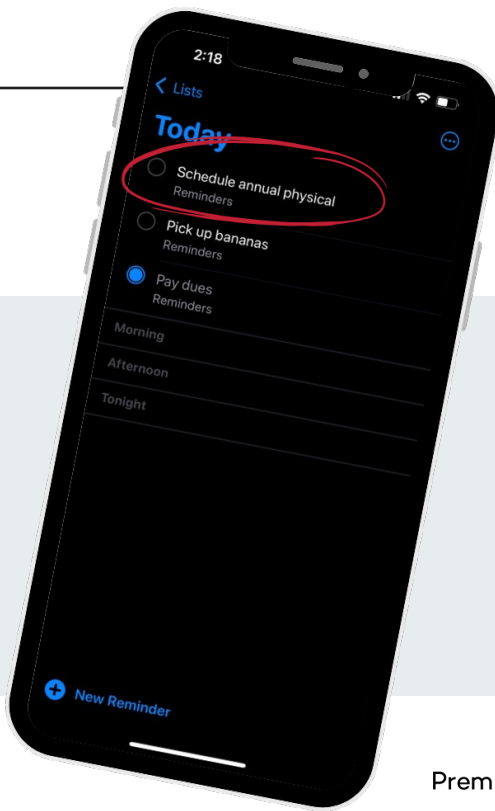
## MEMBER PORTAL & SELF-PAYMENTS

Self-payments should be made in the Member Portal at: **[laborfunds.org/member-portal](https://laborfunds.org/member-portal)**

Questions on getting started?

Call Participant Services: **877.232.3863, option 1**





## BOOST YOUR HEALTH & WIN BIG!

January 1 – March 31

Join one of our wellness center promotions for expert care *and* a chance to win amazing prizes. Check out the promotions happening now in Kansas City and St. Louis below. Don't miss out!

Book your appointments today!



### KANSAS CITY WELLNESS CENTER

Take advantage of the Kansas City wellness center's growing musculoskeletal services for a chance to **win a Theragun!**

#### Participation Requirements

Open to Active participants, dependents 18 and older.

- » Annual physical + blood work
- » Musculoskeletal (MSK) consultation with the onsite chiropractor or physical therapist

#### Important Notes:

- » Must complete both an annual physical AND an MSK consultation.
- » All appointments must be completed between January 1 and March 31.
- » Members must be in good standing.
- » Winner must be able to pick up prize in April.
- » Medicare participants not eligible.

#### Schedule your appointments

- Scan the QR code
- Visit [mypremisehealth.com](https://mypremisehealth.com)
- Call **816.884.9355**



### ST. LOUIS WELLNESS CENTER

Participate the for a chance to **win an Apple Watch and a pair of Lacoste sunglasses!**

#### Participation Requirements

Open to Active participants, dependents 18 and older.

- » Annual physical + blood work
- » Annual vision exam + any necessary follow up

#### Important Notes:

- » Must complete both an annual physical AND an annual vision exam.
- » All appointments must be completed between January 1 and March 31.
- » Members must be in good standing.
- » Winner must be able to pick up prize in April.
- » Medicare participants not eligible.

#### Schedule your medical appointment

- Scan the QR code
- Visit [my.marathon.health](https://my.marathon.health)
- Call **314.955.9355**

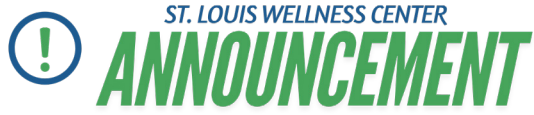


#### Schedule your vision appointment

- Scan the QR code
- Visit [laborfunds.org/vision-center-stl](https://laborfunds.org/vision-center-stl)
- Call **314.955.2182**







## CARPENTERS DENTAL CENTER

### Closing December 31, 2025

Carpenters Dental Center, operated by Onsite Dental, will permanently close its doors on December 31, 2025.

To obtain your dental records from Onsite Dental, patients should contact Onsite Dental by December 31, 2025. Onsite Dental will not have staff to fulfill requests after December 31. To obtain records from Onsite:

 Call **314.455.8998**

 Email **[carpentersunion@onsitedental.com](mailto:carpentersunion@onsitedental.com)**

Your health and healthcare experience are important to us, so if you are a patient of the dental center, we encourage you to find a preferred Delta Dental PPO provider to receive the best services with the least out of pocket expense. To find an in-network provider:

 Visit **[deltadentalmo.com/carppdc](https://deltadentalmo.com/carppdc)** or

 Call Delta Dental **1.800.335.8266**

Delta Dental representatives will be happy to assist you.

We sincerely apologize for any inconvenience and thank you for your continued support of Carpenters Wellness Center-St. Louis.



by, Jesse Sieve, LCMFT

Carpenters Wellness Center-Kansas City

## CELEBRATE

### A Year of Skill & Dedication

As 2025 winds down, it might feel like the year flew by. You've worked long days and faced challenges most people never see. What you do matters — and that's something to be proud of. Before the new year begins, take a moment to look back on all you've accomplished.

### Recognize the Wins

Your efforts count, whether it's a big project or a small act that made a difference.

### Reflect on Your Growth

Your work isn't just about finishing projects — it's about growing along the way. Long, challenging days build skill, patience, and confidence on and off the job.

### Looking Ahead to 2026

Progress isn't always about big leaps — it's about showing up, learning, and improving a little each day.

### Resources are Available

If you would like to speak with a counselor about any challenge you are facing, resources are available.

### Call Us

Call one of our wellness centers or our Member Assistance Program to schedule an in-person or virtual consultation.

### Your Mental Health Resources

#### 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**





## Employee SPOTLIGHT

### BREANNA RADTKE

#### MACRC Health Plan Administrator

Breanna currently serves as the Administrator for the Mid-America Carpenters Regional Council Health Fund, from the Chicagoland area. She has over 20 years of experience in benefit plan design, consulting, and administration.

With a strategic mindset and a focus on performance, Breanna has demonstrated her leadership abilities in various roles, encompassing benefits programs, strategic planning, and team management.

Breanna received her undergraduate degree from York College of Pennsylvania, her master's degree in Business Administration from the University of Findlay, and a master's degree in Health Care Leadership from Western Governors University.

Originally, from Minnesota, Breanna has lived in 12 states before returning to Chicago in 2021.

In her spare time, she enjoys running in 5Ks, traveling, serving as a volunteer in her community, and spending time with her husband Bryan, and their three children.

# Pelago

## Clear the Air in January

"It's possible, even if you've tried 100 times and you've failed 100 times..."

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

If you're thinking about quitting smoking, vaping, or using smokeless tobacco, you're not alone — and you don't have to do it alone. Plus, earn a **\$75 gift card** when you register for Pelago and complete an onboarding call by January 31, 2026.\*

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



*\*New members only. No cost to eligible participants 18 & up. See full terms at [pelago.health/terms](https://pelago.health/terms)*



## 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.

The following recommendations are effective August 13, 2025.

### COVERED with Prior Authorization

Drug Type	Drug Name
Cardiovascular	♦ Kerendia (finerenone) tablets
Dermatological	♦ Anzupgo (delgocitinib) cream
Endocrine - Metabolical	♦ Sephience (sepiapterin) powder
Hematological	♦ Andembry (garadacimab -gxii) S.C. - ORPHAN
Hemophilia	♦ Alhemo/Hemlibra/Hympavzi/Qfitla
Oncology	♦ Ibtrozi (taletrectinib) capsules - ORPHAN ♦ Modeyso (dordaviprone) capsules - ORPHAN
Ophthalmology	♦ Trytyr (acoltremon) drops
Pulmonary	♦ Yutrepia (treprostinil) inhalation powder

### NOT COVERED

Drug Type	Drug Name
Cardiovascular	♦ Widaplik (telmisartan/amlodipine/indapimide) tablets
Central Nervous System (CNS)	♦ Breklya (dihydroergotamine mesylate) S.C. injection
Endocrine - Metabolical	♦ Harliku (nitisinone) tablet ♦ Khindivi (hydrocortisone) oral solution
Hematological	♦ Ekterly (sebetraistat) tablet - ORPHAN
Oncology	♦ Avmapki Fakzynja co-pak (avutometinib; defactinib) capsules - ORPHAN

## CYBERSECURITY 101

### Staying 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

Social engineering uses psychological tactics to trick people into revealing confidential information or granting access to private data. Cybercriminals exploit fear, curiosity, or greed through phishing emails, smishing (fake texts), and vishing (deceptive calls).

Stay alert to unexpected messages! Verify senders, avoid suspicious links, and use multi-factor authentication. If you receive a questionable email, text, or call, confirm directly with the source. Never share personal details with unsolicited contacts.



## UPCOMING EVENTS

### HOLIDAY OFFICE HOURS

Office & Wellness Centers	12/24-12/25
Closed	12/31- 1/1

### PROMOTIONS

Pelago: Clear the Air (p6)	1/1 - 1/31
St. Louis Wellness Center (p4)	1/1 - 3/31
Kansas City Wellness Center (p5)	1/1 - 3/31
Pelago: Wellness Challenge	3/1 - 3/31

### HEALTH FAIRS & PICNICS 2026

Siteman Mammography Van (STL)	Feb 19
Kansas City Health Fair & Picnic	Sep 19
St. Louis Health Fair, Siteman Mammography Van & Picnic	Sep 26







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 your team at Mid-America Carpenters Benefits*