



THE ANSWER GUIDE

**WELCOME TO THE
MID-AMERICA CARPENTERS
REGIONAL COUNCIL
HEALTH FUND**

**Check inside to learn about
your benefits, find providers,
and more!**



SCAN ME

laborfunds.org
p 314.644.4802 | toll-free 877.232.3863



WHO WE ARE

Mid-America Carpenters Regional Council (MACRC) Benefit Fund Offices manage eligibility, health, disability, vision, dental and retirement benefits for working and retired members of the MACRC and their families. We are governed by multiple Boards of Trustees and are subject to federal laws governing multiemployer benefit plans.

Our comprehensive health benefits include preventive care, office visits, inpatient and outpatient hospital visits, chiropractic care, physical therapy, prescription drugs, mental health and substance use, vision, dental, short-term disability, and life insurance benefits. This extensive list of services is available to active, eligible participants and dependents with no monthly premium payments.

DEDICATED SUPPORT

Our staff is available to provide support 8:00am - 4:30pm CST Monday - Friday.

 Call **314.644.4802**

 Email **health@macbenefits.org**

IN-PERSON APPOINTMENTS

Schedule an appointment in advance or walk-in to meet with a team member in either our St. Louis or Kansas City office.

 **St. Louis Campus**
1419 Hampton Ave, St. Louis, MO 63139

 **Kansas City Campus**
8955 E 38th Terr, Kansas City, MO 64129

WEB SUPPORT

Visit our website to learn more about the health plan, find plan documents, watch videos and tutorials, and access our vendor sites.

 Visit **laborfunds.org**

WELCOME

We're here for you.

A MESSAGE FROM OUR TEAM

When it comes to using your health benefits, it's best to know how to get the most out of them.

1 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.

2 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.

3 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.

Keep this resource handy and always carry your insurance card with you. This guide explains where to go for different types of care and includes contact information for all network partners and providers.

However, remember this is just an overview. To dig deeper into your benefits, visit our website for resources, such as forms, and plan documents.

YOUR MEMBER PORTAL

Available to Members & Dependents

Get access to all your benefits, including health, pension, annuity, and vacation, when applicable.

A few portal features include:

- 24/7 secure access
- Review employer contributions
- GoGreen* (go paperless)
- Complete online forms
- Check your hours
- Upload documents
- Update demographics
- Download forms
- Review eligibility
- Manage enrollment
- Make payments
- View short term disability

HOW TO REGISTER

- Scan the QR code or visit **laborfunds.org/member-portal**
- Select *Create Account*
- Create your account based on your relationship to the participant.
- Create a password, set your preferred language, then set how often your password will need to be reset.
- Agree to the *Terms & Conditions*
- Select *Finish*



INITIAL ELIGIBILITY

New participants — or those who haven't had hours-based coverage for at least two years — become eligible by working 300 hours in any consecutive three-month period. Once they reach 300 hours, coverage starts at the beginning of the following month and lasts for three months. This rule is used to provide coverage for a participant's first two Benefit Quarters.

3-MONTH PERIOD	provides coverage for	3 MONTHS of COVERAGE
<i>Illustration of hours worked</i>		<i>resulting eligibility</i>
May, Jun, Jul	→	Aug, Sep, Oct
Jun, Jul, Aug	→	Sep, Oct, Nov
Jul, Aug, Sep	→	Oct, Nov, Dec

This rule is used to provide coverage for a participant's first two Benefit Quarters.

For Continuing Eligibility Rules, see page 4.



*GoGreen in Member Portal

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.



ELIGIBILITY TUTORIALS

Watch short eligibility videos on our website for help understanding how you earn and maintain health coverage under the Plan. Scan the QR code or visit:

laborfunds.org/videos



CONTINUING ELIGIBILITY

After the second Benefit Quarter, Continuing Eligibility rules apply in this order as follows:

Quarterly Rule

330 hours or more in a Contribution Quarter extends coverage through the next Benefit Quarter.

MIN 330 HOURS WORKED	CONTRIBUTION QUARTER	provides coverage for	BENEFIT QUARTER
	May, Jun, Jul	→	Oct, Nov, Dec
	Aug, Sep, Oct	→	Jan, Feb, Mar
	Nov, Dec, Jan	→	Apr, May, Jun
	Feb, Mar, Apr	→	Jul, Aug, Sep

Look-Back Rule

1,400 hours worked in the four previous Contribution Quarters extends coverage through the next Benefit Quarter.

MIN 1,400 HOURS WORKED	IN 4 CONTR QTRS ENDING IN	provides coverage for	FOR BENEFIT QUARTER
	July	→	Oct, Nov, Dec
	October	→	Jan, Feb, Mar
	January	→	Apr, May, Jun
	April	→	Jul, Aug, Sep

Plan Year Rule

1,560 Annual Stamp Hours* worked per Plan Year (May 1-Apr 30) extends coverage for two Benefit Quarters (6 months), Jul 1 - Dec 31.

*at the full, unsubsidized Journeyman rate

NEXT STEPS

To ensure your spouse and dependents can use your health benefits, you'll need to complete and submit the required forms listed below to add them to your coverage.

- ❑ Enrollment Form
- ❑ Spousal Coverage Verification Form, *if applicable*

To ensure you know where your benefits will be paid in the event of your death, you must also complete:

- ❑ Beneficiary Form (This form applies to all Funds.)

You can find all forms online in the Member Portal (refer to page 3). You have the option to download, print, complete, and upload the forms through the portal, or you may submit completed forms to our St. Louis office by email or mail (details on page 2).

BASIC PLAN | PREMIUM PLAN

Apprentices in Terms 1-4 qualify for the **Basic Plan**. It uses the UHC Choice Plus network with 70% coinsurance, along with modest deductibles and modest out-of-pocket limits. Includes limited vision and dental benefits. There is no out-of-network coverage under this plan.

Apprentices in Term 5 or higher earn coverage under the **Premium Plan**, which provides 80% coinsurance for medical benefits under the same network. For more details on both plans, refer to the Schedules of Benefits on our website (page 2).

HEALTH PLAN BENEFITS

The MACRC Health Fund provides comprehensive medical benefits for you and your family, including coverage for:

- Hospital & physician services
- Urgent care services
- Emergency room services
- Diagnostic imaging
- Lab tests
- Durable medical equipment
- Skilled nursing services
- Chiropractic care and physical therapy
- Maternity care
- Mental health and substance use care
- *and much more!*

UnitedHealthcare Choice Plus is your medical network, and UMR, an affiliate of UnitedHealthcare, handles claims processing.

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, a nationwide network with over 658,000 physicians and 5,700+ hospitals.

Discover more about a few of the specialty benefits offered through UMR in the panel on the right.

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 UHC 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. Call Carpenters' Participant Services (page 2).

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 **888.936.2746**

UMR RN WELLNESS COACHING

Your UMR Nurse liaison and wellness coach, Keondra Harris, 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**

 Email **keondra.harris@umr.com**

FIND AN IN-NETWORK PROVIDER

-  Visit **UMR.com** or scan the QR code
-  Download the UMR app
-  Call Carpenters' Participant Services



A UnitedHealthcare Company



WELLNESS CENTER SERVICES

Medical Care

Includes primary care services, sick care, well-woman, wellness training, patient education, and more. Diagnostic lab and x-ray in-house.

Behavioral Health

Treatment for anxiety, depression, grief, addiction, marriage problems, or difficulty in coping with life's stresses and challenges.

Chiropractic Care

Acute and maintenance care help you become pain free and continue working pain-free longer. No referral required.

Physical Therapy

Physical therapists provide the needed skills to find the root cause of any issues. When other treatments are required, this approach helps provide maximum benefit.

Medical Massage Therapy

Available in St. Louis only. Internal provider referral required.

Pharmacy

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.

Vision

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.

Audiology

Available in St. Louis only. No cost hearing screenings. Hearing aids available for \$150 per aid/every five years to participants when needed; dependents may purchase at a significantly reduced cost.

MAKE AN APPOINTMENT

St. Louis
1403 Hampton Ave
St. Louis, MO 63139

314.955.9355

my.marathon.health

Kansas City
8965 E 38th Terr
Kansas City, MO 64129

816.884.9355

MyPremiseHealth.com

CONVENIENT, QUALITY HEALTHCARE

Carpenters Wellness Centers in St. Louis and Kansas City are 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.

Appointments are flexible to meet your needs. With a no-wait model, simply check in at your appointment time to see a provider in minutes. Access your health information, schedule appointments, and interact with your providers through a secure patient portal.

To learn more about services, scheduling, providers, and hours, scan the QR code, or visit **laborfunds.org/wellnesscenters** and toggle to your preferred location.



MENTAL HEALTH BENEFITS

We all need someone to talk to. Manage your stress and anxiety, depression, trauma, grief, burnout, and/or medication through self-guided care, virtual or in-person therapy sessions, or residential treatment programs when necessary. You have options.

- ✓ **National Emergency Assistance** is available to everyone, 24/7. Visit the Suicide & Crisis Lifeline: Call or Text **988** – Visit **988lifeline.org**
- ✓ **Mercy Member Assistance Program** provides short-term counseling and support to assist you with your concerns. Six visits are included at no cost to covered participants and dependents. Visit **www.mbh-eap.com** or call **1.800.413.8008, #2**.
- ✓ **UMR's UnitedHealthcare Behavioral Health** network includes professionals and in-patient facilities. Visit **umr.com** or call Carpenters Participant Services (page 2) to get started.
- ✓ **Carpenters Wellness Centers** have a mental health counselor on staff to provide in-person, virtual, individual, couples, or family therapy. Call your local wellness center to schedule (page 6).
- ✓ **Teladoc Behavioral Health** allows you to talk to a therapist or psychiatrist anytime, anywhere. All visits are at no cost to you. Contact Teladoc to get started (page 9).

Call Carpenters' Participant Services for assistance finding a Behavioral Health provider that meets your needs (page 2).



PHARMACY BENEFITS

There are four 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.

MAINTENANCE MEDICATIONS: Home Delivery or Restricted Retail

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.

If you require a 90-day supply of maintenance drugs, or more than a 30-day supply of other drugs except specialty drugs, you have two options:

- Obtain your prescription through **Express Scripts' Home Delivery**, or
- Use our **Restricted Retail Pharmacy Network**.

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 Fund Plan document on **laborfunds.org**.

FIND A PARTICIPATING PHARMACY

-  Visit **express-scripts.com** or scan the QR code
-  Download the Express Scripts app
-  Call Carpenters' Participant Services



CARPENTERS VISION CENTER

Premium & Basic Plan participants & dependents may use Carpenters Vision Center's full service vision services with no exam fees. Schedule your appointment online or call the Vision Center.



www.vspointclinic.com/carpenters-stlouis



VISION BENEFITS

Your vision network is VSP. Manage your vision benefits on vsp.com and use your dashboard to:

- find a doctor,
- view your benefits,
- view claims history,
- view your ID card,
- find exclusive member extras, and
- find locations near you.

Eye Wellness

Eye exams can help detect serious health conditions, such as diabetes, hypertension or high cholesterol, as well as monitor eye conditions such as macular degeneration or glaucoma. In kids, untreated vision problems can seriously impact children's learning, so exams should be completed every 12 months.

Premium Plan coverage

Generally, you will pay \$10 for routine eye exam. View your Schedule of Benefits on our website for detailed copays and coinsurance information.

Basic Plan coverage

Under the Basic Plan, you have access to VSP discounts only. While vision services are not covered, there are discounts available to you. Simply tell your VSP provider that you're a VSP member to save on an eyewear exam and eyewear.



Call VSP at **800.877.7195**



PHYSICAL THERAPY SERVICES

Getting care for pain and injuries is now easier. We've partnered with Peak Sport & Spine to offer physical therapy at \$0 out of pocket. All Peak Sport & Spine locations in MO, KS, and IL provide physical, occupational, and hand therapy to covered participants and their families—at no cost.

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.

MO residents: State law allows you to schedule an appointment with a licensed physical therapist without a doctor's referral. "Direct access physical therapy" means more convenience, faster care, and greater control over your health.

Find a Peak provider:

peakspine.com/locations

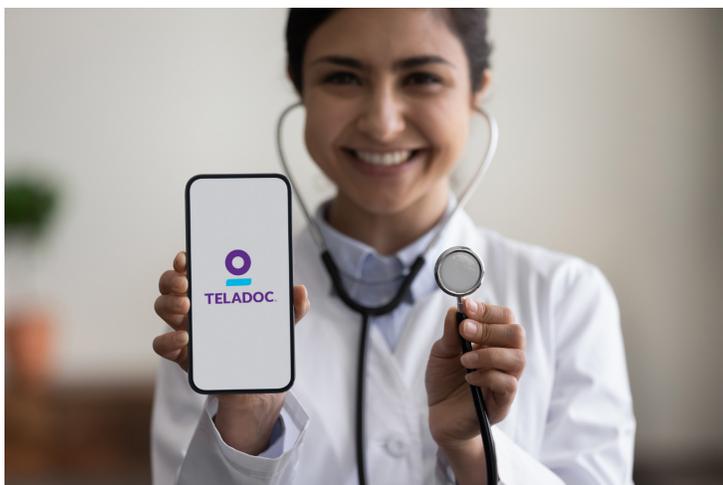
TELEHEALTH SERVICES

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.

Visit **Teladoc.com** or call **800.Teladoc (835-2362)**.



DENTAL BENEFITS

Your dental network is Delta Dental of Missouri. 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.

Note: Basic Plan participants have coverage for preventive services under the PPO and Premier networks only.

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.

FIND A DENTAL PROVIDER

-  Visit deltadentalmo.com/carpdc
-  Scan the QR code
-  Call Carpenters' Participant Services



 **DELTA DENTAL**

MORE ABOUT YOUR HEALTH PLAN BENEFITS

SHORT-TERM DISABILITY

Weekly benefits are provided to Basic and Premium Plan participants when an employee/participant is disabled due to non-work-related illness or injury and can't work. Not available to dependents.

Current rate: \$550/week.

MATERNITY 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:

Active	\$50,000
Pre-65 Retiree	\$25,000
Dependents	\$ 2,500

TOBACCO CESSATION

Pelago is available at no cost to eligible participants and their covered dependents ages 18 & up. Download the app, set up a call with your dedicated coach, and co-create a plan to help you reach your tobacco-free goals.

Learn more at pelago.health/carpenters



HEARING SERVICES

Start Hearing serves union members with American made customized hearing solutions with significant savings, so your hard-earned benefit dollars go further for you and your family.

Start Hearing is an MACRC preferred hearing provider. Active participants using Start Hearing will have claims sent directly to UMR, cost subject to deductible and coinsurance.

All participants and dependents can use Start Hearing discounts, including hearing protection, but only union members are eligible for hearing aid coverage under the Premium and Basic Plans.

FIND A START HEARING PROVIDER

 www.starthearing.com/partners/carpentersunion

 Or visit soundgear.com for hearing protection needs

 Call 888.984.5328

START  **HEARING**



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.

LESS		TIME & MONEY		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

The content provided is for informational purposes only, and does not constitute medical advice. Always consult your doctor before making any decisions about medical care. Refer to your plan documents for specific benefit coverage and limitations or call the Fund office for more information.





Want more benefit details?

Scan the QR codes for our:

Premium Plan Schedule of Benefits



Basic Plan Schedule of Benefits

