

BEYOND THE BLUEPRINT

Volume 2 | Issue 1 | March 2026

NEW HEALTH BENEFIT COMING SOON

The MACRC Health Fund Trustees have approved a **Health Reimbursement Arrangement (HRA)** in the STLKC Southern Region beginning with May 1, 2026, contributions. Participants may begin to use their HRA accounts **on or after October 1, 2026**, and not before this date.

What an HRA is

An HRA is an employer-funded, tax-advantaged account that allows employer contributions to reimburse participants for eligible medical expenses. The IRS determines which expenses qualify.

How the HRA works

Since your **contributing employer** funds your account through pre-tax contributions, no participant contributions can be accepted. Each hour worked will earn a \$0.20 contribution.

You'll receive a **Visa debit card from Optum** that draws from your available HRA balance.

You can use the card for **eligible expenses**, such as medical, dental, and vision expenses, plus self-pay or COBRA premiums. A full list of eligible expenses is in IRS publication 502: irs.gov/publications/p502

The HRA is designed to **supplement your group health plan** by covering out-of-pocket costs the plan doesn't pay.

Eligibility

You must remain in **Good Standing** to use your HRA for yourself and eligible dependents. If you stop working but stay in Good Standing with the MACRC, you may continue using the account until the balance reaches zero.

Your employer contributes to your HRA for every hour of covered work, your balance grows over time, and beginning October 1, 2026, you can use those funds tax-free for qualified health expenses as long as money is available.

More details will be shared in late summer or early fall. HRA funds cannot be accessed before **October 1, 2026**.

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**SUMMARY
OF MATERIAL
MODIFICATIONS
ON THIS PAGE & INSIDE**

SAFETY ENHANCEMENT BENEFITS

Effective May 1, 2026

The Safety Enhancement Benefit will be moved from the STLKC Southern Region's Plan of Benefits to the Mid-America Carpenters Regional Council Apprentice and Training Center (MACTC) as of May 1. The Safety Enhancement Benefit was created in 2006 to provide mandatory approved 8-hour safety training free-of-charge to all eligible persons. This \$0.03 per hour contribution to the health fund will be paid directly to the MACTC effective May 1.

PROFESSIONAL CHAPERONES

Effective September 1, 2025

The Plan now covers the cost of a professional chaperone when needed during an office visit that includes an intimate medical exam. An intimate medical exam involves an examination of the breasts, genitals, or rectum to diagnose or monitor a medical condition.

DISABLED DEPENDENT CLARIFICATION

Effective September 1, 2025

The Plan clarifies that if a Disabled Dependent has a documented developmental or cognitive disability that makes standard medical tests or treatments difficult or impossible, the treating doctor may recommend a different service, treatment, or supply. The Plan may consider this alternative medically necessary for the disabled dependent's condition. This update helps ensure the Plan can support situations where regular medical procedures are not practical for certain disabled dependents.

CLARIFICATION OF "COB" RULE

When the Plan's Coordination of Benefits (COB) rules do not determine which plan pays first, the Plan will follow the industry-standard rule that the plan that has covered the person for the longer period of time is the primary plan. The other plan will pay as secondary. This clarification ensures the Plan remains consistent with standard COB practices when no other coordination rule applies.

If there are inconsistencies between this SMM and the Plan document, the formal Plan document will control.

How to reach Participant Services

1419 Hampton Ave, St. Louis, MO 63139

314.644.4802, option 1

new email:

health@macbenefits.org

laborfunds.org



Scan the QR code to visit the Member Portal

TIMELINESS OF MAILED ITEMS



The United States Postal Service (USPS) may place processing dates or automated sorting marks on mail that do not reflect the actual date the item was mailed. Therefore, the Fund determines timeliness based on the date an item is received by the Fund Office, unless the Participant provides acceptable proof of the actual mailing date.

How postmark dates may affect you

Participants must allow enough time for their mail to reach the Fund. The Fund is not responsible for USPS delays, incorrect processing dates, or missing or unreadable postmarks. To confirm timely mailing, a **USPS Certificate of Mailing** showing the item was sent on or before the deadline may be accepted.

If a Participant provides a valid Certificate of Mailing showing that the item was mailed on or before the applicable deadline, the Fund, at its discretion, may use the Certificate Date to determine whether the submission was timely.

Please note: Participants are responsible for allowing sufficient mailing time. The Fund is not responsible for USPS delays, incorrect processing dates, or missing/unreadable postmarks.



PHOTO CRED: MACRC

VACATION REDEMPTION

If you earned Vacation benefits in the 2026 Plan Year (May 1, 2025 - April 30, 2026), you may login to set up your direct deposits beginning **Monday, May 18, 2026**.

Participants who earned a 2026 Vacation benefit do not need to authorize your benefit to receive payment. However, you must complete a few required steps before your Vacation funds can be deposited into your preferred bank account.

Action to take now

1. Log in to your Member Portal account.
2. Verify your address.
3. Check your hours.
4. Elect Dues Deduction by May 7, if desired.

After May 18

1. Log in to **carpdc.org** (also available via portal link).
2. Set up your direct deposit.

Before August 3

If you do not set up a direct deposit before August 3, you will automatically be mailed a check to your address on file on August 7, 2025.



Scan the QR code for details, or visit: laborfunds.org/vacation-redemption

Pelago

Quit tobacco and nicotine with proven tools and coaching with Pelago's digital program.. Take the first step toward the future you've imagined — **someday starts now.**

Get started or learn more at pelago.health/carpenters

Quit or cut back & earn with Pelago

Sign up & complete your welcome call to earn points redeemable for rewards - like a **\$75 gift card & more.**



SCAN ME



CONGRATULATIONS IN KC!

Shadow M., was the winner of a Garmin smart watch for participating in the **Kansas City Wellness Center 2025 Q4 promotion**. Shadow chose to take advantage of wellness center services because the center was close to his home. He says he has been very happy with the care he's received!

CARPENTERS WELLNESS CENTER

Q2 Promotion Begins April 1

When: April 1 - June 30, 2026

What: Behavioral Health Promotion

Where: St. Louis Wellness Center

Kansas City Wellness Center

Promotion Rules:

- ✦ Call or visit your wellness center online to schedule your three (3) in-person* or virtual visits* with a behavioral health counselor between 4/1 and 6/30.
- ✦ Attend all appointments.
- ✦ You are automatically entered to win a pair of **Bose QuietComfort Wireless Noise Canceling Bluetooth headphones**, up to a \$360 value. One winner will be selected for each wellness center.
- ✦ Must be 18 or older to participate.
- ✦ Member must be in good standing.
- ✦ Medicare participants not eligible.

*New patients only.

ST. LOUIS PROMOTION ENDED 1/31

A **St. Louis Wellness Center** patient will soon be the grand prize winner of a Theragun for participating in the wellness center's Stretch & Fetch promotion. Patients scored an entry into the drawing with every chiropractic or physical therapy visit, or new patient referral. Multiple winners will be randomly selected for additional prizes. All winners will be announced soon - watch our social media platforms for the reveal!



Schedule your appointment in St. Louis

- 📄 Scan the QR code
- 🌐 Visit my.marathon.health
- ☎ Call **314.955.9355**



Schedule your appointment in Kansas City

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



BEHAVIORAL HEALTH CORNER

by, Jesse Sieve, LCMFT, LMFT

Premise Health | Carpenters Wellness Center-Kansas City

Reframe Negative Thinking

Mistakes happen on every jobsite. A board gets cut wrong. A deadline creeps up. Materials arrive late, or the weather shifts at the worst possible moment. One thing goes wrong, then another, and suddenly your brain is running the negative tape: "I always mess up." "I'll never catch up." "I can't handle this."

When Pressure Hits

When your brain starts spinning after a mistake or setback, try this approach:

- ✓ **Notice it early.** Catch the thought before it spirals.
- ✓ **Question it.** Ask, "Is this really true, or just stress talking?"
- ✓ **Validate it.** Feeling frustrated or behind is normal—acknowledge it without judgment.
- ✓ **Reframe it.** Replace "I'll never catch up" with "I can handle one thing at a time."
- ✓ **Take the next step.** Focus on what's in front of you.
- ✓ **Support your crew.** A calm word or gesture can help reset the moment.

To speak with a counselor about any challenges you are facing, resources are available in the panel to the right.

Visit laborfunds.org/reframe for the full article.



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
- ✓ **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 4).
- ✓ **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 the MercyMAP.mylifeexpert.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.
- ✓ **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 (below).

Teladoc Health provides virtual access for you and your covered family members to **TELADOC** medical and behavioral health care from board-certified doctors, pediatricians, psychiatrists, and licensed therapists using your phone, tablet, or computer.

- 🌐 Get started at Teladoc.com or
- ☎ or call **800.Teladoc (835-2362)**



ANNUITY FUND VESTING SERVICE

Effective April 1, 2026

Any Participant with an Account Balance on or after April 1, 2026, will now be 100% vested. Under the prior plan rules, participants had to earn three (3) "Years of Vesting Service" to become fully vested. This vesting requirement is no longer required and the Participant's Individual Account will be vested as soon as contributions are received

If there are inconsistencies between this SMM and the Plan document, the formal Plan document will control.

ANNUITY FUND MOVING RECORDKEEPING SERVICES

The St. Louis–Kansas City Carpenters Regional Annuity Fund is updating its services to give you better investment options, reasonable fees, and helpful tools for retirement. The Board of Trustees has decided to move the Plan's recordkeeping services to **Manulife John Hancock**. With this change, the Plan will switch to daily valuation, so your account balance will update every business day.

Transition Period begins April 1

The transition begins April 1, 2026, and should be **complete around May 1, 2026**. During this time, contributions will still be made for you, but you won't be able to access your account while records are being moved. This temporary period is called the transition period.

After the transition, you will be able to choose and manage your own investments from options available under the Plan.

Getting started with self service tools

You should have received a toolkit in the mail from Manulife John Hancock in early March outlining the important changes to your retirement plan. Manulife John Hancock provides an easy-to-use website and mobile app to help you manage your retirement savings. Once the plan is live (after May 1), you can manage your investments online or through the mobile app:

- » Register your account at myplan.johnhancock.com or download the mobile app
- » Learn more about investing and Target-date Funds
- » Review the investment choices
- » Manage your investment changes



HAVE QUESTIONS?

Manulife John Hancock is available to help. Representatives are available Monday - Friday, from 8 am to 10 pm, ET

📞 Call **833-38-UNION (833-388-6466)**

MEMBER PORTAL

Available to participants & dependents

FEATURES	HEALTH	STL PENSION	ANNUITY	VACATION
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	✓			
<i>New</i> COBRA Elections	✓			
View short term disability	✓			
View statements		✓	✓	
View credits or balance		✓	✓	
View payments		✓	✓	
Elect dues deduction		✓		
Update direct deposit		✓		
<i>New</i> Create estimate		✓		



*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.

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



SUMMARY OF MATERIAL MODIFICATIONS

REQUIRED MINIMUM DISTRIBUTION AGE / Effective January 1, 2023

Plans amended: Grandfathered / Shops / New Entrant

The plan has been updated to reflect the current required minimum distribution (RMD) age of 73 years old. Under IRS rules, an RMD is the minimum amount a participant must withdraw each year from most tax-deferred accounts. The RMD age is 73 years old for any participant who turned 72 after December 31, 2022.

DESIGNATED BENEFICIARY / Effective June 12, 2025

Plans amended: Grandfathered / Shops / New Entrant

If a married participant dies within one year of getting married

The spouse is automatically the beneficiary unless the participant filed a different beneficiary form after the marriage, and the spouse signed a written consent.

If a married participant dies more than one year after getting married

The spouse is automatically the beneficiary unless the Fund has a Qualified Domestic Relations Order (QDRO) that names someone else.

If a participant dies with a former spouse as the beneficiary

Unless a QDRO states otherwise, if a participant had named their spouse as beneficiary but the marriage later ended in divorce or annulment, that former spouse will no longer be treated as the beneficiary. Instead, the beneficiary will be determined as though the former spouse had predeceased the participant.

If the participant dies with a valid Health Fund beneficiary form

The beneficiary named on the Health Fund Beneficiary form will remain in effect.

If the participant dies without a valid beneficiary form, or the named beneficiary dies first

The benefits will go to the participant's decedents in this order:

1. The surviving spouse
2. If no spouse: the participant's living biological or legally adopted children (shared equally)
3. If no children: the participant's living parents (shared equally)
4. If no parents: the participant's biological siblings
5. If none of the above: the participant's estate

If the beneficiary dies after starting to receive benefits

1. Any remaining benefits go to whoever that beneficiary named in writing with the Trustees.
2. If the beneficiary didn't name anyone, the remaining benefits go to the beneficiary's estate.

MATERNITY BENEFIT - PENSION CREDIT HOURS / July 1, 2025

Plan amended: Grandfathered / Shops / New Entrant

Under the Maternity Benefit, female participants will earn up to 28 credited pension hours per week for up to 26 consecutive weeks while on maternity leave. The benefit may be used for up to 13 week prior to birth and 13 weeks after. (The Maternity Benefit allows eligible participants to receive \$800 per week for up to 26 consecutive weeks. The health plan will credit up to 40 hours per week for the same duration as outlined above.)

DISABILITY MONTHLY PENSION REQUIREMENTS / Effective May 1, 2020

Plans amended: Grandfathered / Shops / New Entrant

All plans - Special Union Contract Assignment

All pension plans have been updated so that a participant who leaves covered employment to work directly for the union under a special contract or assignment will not lose eligibility for a disability pension, provided all other criteria are met, due to an Interruption of Future Service Credit.

New Entrant only - Vesting Service & When a Disability Pension Ends

Eligibility requirements to earn a New Entrant Disability Pension have been updated to allow for either of the following to reach minimum vesting:

- » **10 years of Vesting Service**, or
- » **10 years of Credited Service**.

The previous requirement looked only at Vesting Service. While one year of Vesting Service is equal to 1,000 hours worked in a plan year, a participant may earn partial years of Credited Service for each hour worked after reaching 400 hours, up to a maximum of 1,000 hours per plan year. This change makes it easier for participants to reach the minimum Disability Pension requirement.

In addition, updated plan language clarifies that when the Disability monthly pension ends after 10 years, the disability benefit will transition to an Early Pension, if the participant is eligible. In that case, Early Pension rules would apply.

SHOPS & NEW ENTRANT CONTRIBUTIONS / Effective May 1, 2020

Plan amended: New Entrant

Participants in the Outside Plan fall into two groups:

- » **2019 Grandfathered Participants**, who were in the plan before May 1, 2020, and
- » **2020 Nongrandfathered Participants (New Entrant Plan)**, who joined on or after May 1, 2020 and had no participation in related plans before that date.

Under this amendment, a participant who began working and earning credit under the Shops Plan prior to May 1, 2020, and later moved to the Outside New Entrant Plan (after May 1, 2020), will be allowed to retire under the Grandfathered participant rules.

If there are inconsistencies between this SMM and the Plan document, the formal Plan document will control.



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.

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.



CARPENTERS' MEDICARE ADVANTAGE

UnitedHealthcare is offering **Medicare Advantage Virtual Sessions** for anyone nearing Medicare age, or contemplating next steps after age 65 when Carpenters' Active Plan coverage ends. These virtual sessions are designed to answer any questions you may have about Carpenters' Medicare Advantage program.

Date	Time
Thursday, April 2	1 pm - 2 pm
Tuesday, July 21	10 am - 11 am
Monday, October 26	11 am - 12 pm

Visit laborfunds.org/events for details & links to join.

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.

COVERED *with Prior Authorization

Drug Type	Drug Name	Effective
Cardiovascular	♦ Cardamyst (etripamil) NS	2/1/2026
	♦ Myqorzo (aficamten) - ORPHAN*	2/1/2026
	♦ Redemplo (plozasiran) - ORPHAN*	2/1/2026
Immunological-Biological	♦ Voyxact (sibeprenlimab-szsi) SC*	2/1/2026
Metallic Element	♦ Zycubo (copper histidinate) SC - ORPHAN*	2/1/2026
Neuro-Muscular	♦ Kygevvi (doxycitine-doxribtimine) oral solution - ORPHAN*	2/1/2026
Oncology	♦ Hyrnuo (sevabertinib) tablets - ORPHAN*	2/1/2026

NOT COVERED

Drug Type	Drug Name	Effective
Anti-Infective	♦ Blujepa (gepidacin) tablet	2/1/2026
	♦ Nuzolvence (zolidofacin) oral susp	2/1/2026
Central Nervous System	♦ Nereus (tradipitant) capsules	2/1/2026
Cardiovascular	♦ Lerochol (lerodalcibep-liga)	2/1/2026
	♦ Javadin (clonidine hcl) oral solution	2/1/2026
Gene Therapy	♦ Itvisma (onasemnogene abeparvovec-brve) IT- ORPHAN	2/1/2026
Immunological-Biological	♦ Exdensur (depemokimab-szsi) SC	2/1/2026

UPCOMING EVENTS

MEDICARE ADVANTAGE INFO SESSIONS

Visit laborfunds.org/events for details & links to join	Apr 2
	Jul 21
	Oct 26

VACATION REDEMPTION

Log in & set up direct deposit	May 18
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PROMOTIONS

Q2: STL & KC Wellness Centers + Behavioral Health	4/1 - 6/30
Q3: STL & KC Wellness Center + Vision Center Services	7/1 - 9/30

HEALTH FAIRS & PICNICS

Kansas City Health Fair & Picnic	Sep 19
DIC-KC Mammography Van	Sep 22
St. Louis Health Fair, Siteman Mammography Van & Picnic	Sep 26

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

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