

BEYOND THE BLUEPRINT

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CHECK YOUR SKIN LIKE YOU CHECK YOUR TOOLS

As a carpenter, you spend long hours in the sun, which means your skin takes a beating. Regular exposure to UV rays increases the risk of skin cancer, even for people who don't burn easily. Getting skin checks as regularly as you check your tools helps catch suspicious spots early when they're easiest to treat.

A skin exam can make a real difference. Look for new moles, changes in color or shape, or any spot that doesn't heal. If something seems off, getting it checked right away is a smart move that protects your long-term health. Staying on top of skin checks is just another way to take care of your body.

Schedule an Appointment Wellness Centers

Your wellness center providers can screen your skin and refer you to an in-network dermatologist if anything needs a closer look.

In-Network Providers

UnitedHealthcare offers a nationwide network of physicians and dermatologists who will complete full-body skin cancer screenings and required follow-up care. These services are covered by the Plan and subject to the Plan's deductible and coinsurance.

To find a provider:



Visit **UMR.com** or



Call MAC Benefits' Participant Services



SUMMARY OF MATERIAL MODIFICATIONS INSIDE

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FOLLOW US ON SOCIAL MEDIA

- @midamcarpentersbenefits
- Mid-America Carpenters Benefits
- @mid-americanarpentersregio6467

HEARING AID COVERAGE FOR SPOUSES

Effective June 1, 2026

Hearing aid device coverage under the Southern Region Benefit Plan is being expanded to include spouses. Hearing aid devices are covered up to \$2,000 per ear every five years. This benefit is available to Participants in the Active classification, non-Medicare Retired Participants, and their spouses. Hearing aid coverage is not available for dependent children. Hearing examinations continue to be available to all dependents as part of routine and diagnostic benefits.

INFANT FORMULA

Effective January 1, 2026

The Southern Region Benefit Plan has been updated to align with the Northern Region regarding coverage for infant formula. Infant formula and food supplements are generally not covered, except when administered through a feeding tube, or when taken orally for the treatment of one of the following diagnosed conditions: eosinophilic gastroenteritis, tyrosinemia, homocystinuria, maple syrup urine disease, propionic acidemia, methylmalonic acidemia, urea cycle disorders, phenylketonuria, Crohn's disease, ulcerative colitis, gastrointestinal dysmotility, gastroesophageal reflux, chronic intestinal pseudo-obstruction, or other organic and amino acidemias. Prior authorization is required and coverage is subject to review for medical necessity.

ELIGIBILITY FOR STEPCHILDREN

The definition of an eligible stepchild dependent under the Southern Region Benefit Plan has been updated to align with the Northern Region. To be eligible for coverage, a Participant's unmarried stepchild must meet all of the following conditions through the end of the month in which the child reaches age 26:

- ✓ The child's biological or adoptive parent is the Participant's spouse;
- ✓ The child is in a regular parent-child relationship with the Participant;
- ✓ The child resides with the Participant for more than one-half of the calendar year;
- ✓ The Participant provides more than 50% of the child's financial support and maintenance during the calendar year; and
- ✓ The Participant submits proof to the Fund Office that the above conditions are satisfied.

The Trustees may periodically require that a Participant produce evidence to confirm that a child continues to satisfy these criteria.

A child's dependent status may be terminated if satisfactory evidence is not timely produced.

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

COGNITIVE REHABILITATION THERAPY

The Southern Region Benefit Plan has been updated to replace references to "cognitive therapy" and "cognitive rehabilitation" with the term "cognitive rehabilitation therapy" throughout the Plan. This change is a clarification only and does not affect coverage.

ORGAN & TISSUE TRANSPLANTS

The Plan's coverage for organ and tissue transplants is clarified as follows. The Plan covers organ and tissue transplants only when the recipient is a Covered Individual under the Plan. The Plan covers organ and tissue procurement and transplant surgery, as well as complications arising from organ procurement and surgery. The Plan also covers living donor expenses associated with the donor evaluation, the donation surgery, and required postoperative care. Donor charges are not covered when the recipient is not a Covered Individual under the Plan. Transplants that are experimental or investigational are not covered.

APPEALS PROCESS

Effective July 1, 2026

The Plan's appeals process has been updated to clarify how evidence is submitted and considered. All appeals are decided based on the written evidence submitted. Participants and their representatives may submit written comments, statements, documents, and other materials in support of an appeal. To the extent that relevant information cannot be provided in written format, a claimant may request to provide testimony. Whether testimony will be permitted is determined at the sole discretion of the Claims Fiduciary.

NEW BENEFITS COMING SOON

Effective August 1, 2026

Watch for more details on both programs to be mailed in July!

EPIC HEARING



Take the first step to better hearing! EPIC Hearing is here to make it easier. Treat hearing loss and protect your hearing health with a hearing exam and consultation covered by your plan. Good-to-know details:

- » 60-day hearing aid trial period
- » 3-year extended repair warranty
- » One-time loss or damage replacement
- » Up to 3 follow up visits at no cost

 Visit epichearing.com to learn more.

ABSOLUTE SOLUTIONS



Clearly the first choice in imaging networks & radiology management, Absolute Solutions will soon be your preferred radiology provider. MRI, CT, and PET Scans will be 100% FREE when going through the Absolute Solutions network.

Scheduling is easy! If your doctor orders an MRI, CT, or PET scan, you will simply call Absolute Solutions and they will handle the rest.

 After August 1, call **816.884.9355**

This partnership is possible as a part of the Plan's free-standing facility discount.

8 HEALTH CENTERS, 1 MISSION

We are excited to announce that all participants and their covered family members now have access to **FREE** healthcare services across the Southern and now the Northern Region, too. Save all health and wellness center details so you can schedule an appointment or stop by for a walk-in visit if you or your eligible dependents are working or traveling in the area and are feeling under the weather.

LOCATIONS

Carpenters Wellness Centers

St. Louis	314.955.9355
Kansas City	816.884.9355

 laborfunds.org/wellnesscenters



Northern Region Health Centers

Carpenters Center for Health, Lisle	312.337.4150
MCL Health Centers	
Elgin	847.450.6057
Grayslake	847.665.9552
Joliet	815.265.6062
Northbrook	847.402.2300
Utica	815.310.5750

 members.premisehealth.com/macrc



In all centers, services include medical, chiropractic, physical therapy, and behavioral health. Vision services are available in St. Louis, Kansas City, and Lisle, as well. Learn more about all services available at any of our health and wellness centers through the website links provided on this page.

We can't wait to help meet your healthcare needs at one of our centers soon!

WELLNESS CENTER MEDICARE COVERAGE



As of **June 1, 2026**, Carpenters' Medicare Advantage Plan participants and their families covered under UnitedHealthcare Medicare Advantage PPO can use all Carpenters health and wellness centers for **FREE**.

What does this mean for you?

Once you become Medicare-eligible, you may continue to use Carpenters Wellness Centers if you select the Carpenters' Medicare Advantage program offered by the Health Plan. In addition, if you are traveling to our Northern Region, you may also visit any of the health centers in the Northern MACRC region, too!



KANSAS CITY VISION CENTER

Did you know that more than 270 health conditions can be detected during a routine eye exam? At Carpenters Vision Centers, your eye health is just the beginning—if an additional health concern is identified during your visit, you'll have immediate access to wellness center providers for further care.

At our Vision Centers in Kansas City, St. Louis, and Lisle, you can expect exceptional care, comprehensive eye exams using the latest technology, and access to a wide selection of frame brands. Even better, most patients leave with little to no out-of-pocket costs.

Visit the Kansas City Vision Center for:

- » Safety eyewear
- » WellTech eye exams
- » Eyeglasses adjustments
- » Eyeglasses repairs

Schedule an appointment at the Kansas City Vision Center:

 Call **816.884.9355**

 Hours: Monday - Friday, 8 am - 5 pm



VISION CENTER PROMOTION

July 1 - September 30, 2026

Visit the St. Louis OR Kansas City Vision Center during this promotion and complete the following required activities:

- ✓ Schedule and attend your annual eye wellness appointment at the St. Louis or Kansas City Vision Center, and
- ✓ Purchase any complete pair of glasses.

You will be automatically entered for a chance to win a pair of **BRAND** sunglasses!

Want another entry?!

- ✓ Refer a Brother, Sister, or family member, and earn a second entry!

Eligibility requirements

- ✦ Active, Pre-65 retirees only
- ✦ Medicare participants not eligible
- ✦ Participant or dependent, 18 or older
- ✦ Member must be in good standing with their local union

Schedule your appointment now!

 St. Louis Vision Center: **314.955.2182**

 Kansas City Vision Center: **816.884.9355**

Winners will be selected in early October, and will be required to pick up the prize. We'd love to get a photo and hear your experience, too!

CONCIERGE HEARING CONTRACT ENDS 7/28

Concierge Hearing, located in the St. Louis Wellness Center, will provide audiology services at 1403 Hampton Ave. through July. Starting August 1, participants and dependents should visit an **Epic Hearing** provider.

Refer to page 3 for information on Epic Hearing.





UPCOMING EVENTS

MEDICARE ADVANTAGE INFO SESSIONS

Visit laborfunds.org/events for details & links to join Jul 21

VACATION REDEMPTION

Log in & set up direct deposit May 18

PROMOTIONS

Q3: STL & KC Wellness Center Jul 1 -
★ Vision Center Services (p.5) Sep 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
Lisle Health Fair Oct 10



2026 HEALTH FAIRS

To learn more about our health fairs, check out **Upcoming Events** above, and visit our website for details. Signups will begin in July for all events.



macbenefits.org/health-fairs

BEHAVIORAL HEALTH CORNER

by Jesse Sieve, LCMFT, LMFT
Premise Health | Carpenters Wellness Center-Kansas City

Still Showing Up, Still Struggling

Sometimes Depression Doesn't Look Like You Think

Depression doesn't always look obvious—it can quietly exist beneath daily life. A person may continue meeting responsibilities and appear fine outwardly while internally feeling drained, disconnected, irritable, or stuck in a persistent sense that something isn't right.

Coping tools for depression.

Quick tip: Start small. One basic thing, such as a short walk, a meal, or a shower, can be enough for the day.

If things feel like too much, call or text 988 anytime.

Quick tip: You don't need the perfect words. Just say, "I'm struggling." or "I'm overwhelmed." That's enough to start.

If you would like to speak with a counselor about any challenge you are facing, in-person and virtual resources are available. Call the St. Louis or Kansas City Wellness Center to schedule an in-person or virtual appointment with a counselor (*see page 4*), or contact Mercy's Member Assistance Program:

📞 Call **800.413.8008, #2**

Visit laborfunds.org/stillshowingup for the full article.



PRESCRIPTION DRUG COVERAGE & EXCLUSIONS

National Preferred Formulary

The MACRC Health Plan follows the Express Scripts Pharmacy Benefit Services National Preferred Formulary. **Effective July 1, 2026**, the medications listed below will be excluded from coverage. If your doctor determines there is a clinical reason for you to continue taking your current medication, they may request a coverage review by submitting a prior authorization through the Express Scripts online portal at esrx.com/PA. If your current medication is affected by this change, you should have already been contacted directly by Express Scripts. If you have questions, please contact Express Scripts at **(800) 939-2089** or visit express-scripts.com.

SINGLE SOURCE BRAND & GENERIC EXCLUSIONS

Drug Class	Excluded Medications
Autonomic & Nervous System	orphenadrine-aspirin-caffeine, NORGESIC, NORGESIC FORTE, protriptyline
Cardiovascular	fluvastatin, fluvastatin er, ALTOPREV, ATORVALIQ, LESCOL XL
Miscellaneous Agents	BOMYNTRA, OSENVELT, WYOST, XGEVA
Primary Biliary Cholangitis Agents	LIVDELZI

MULTISOURCE BRAND EXCLUSIONS

The generic equivalents of the following brand-name medications are covered on the National Preferred Formulary.	Excluded Medications
	ENTRESTO, FARXIGA, MAVENCLAD, MYDAYIS, XIGDUO XR

INDICATION-BASED MANAGEMENT

Drug Class	Excluded Medications
Adalimumab Products for Inflammatory Conditions	ADALIMUMAB-AACF, IDACIO; ADALIMUMAB-AATY, YUFLYMA; ADALIMUMAB-BWWD; ADALIMUMAB-FKJP, HULIO; ADALIMUMAB-RYVK (by Teva); ABRILADA, AMJEVITA, CYLTEZO, HADLIMA, HUMIRA, HYRIMOZ, YUSIMRY
Tocilizumab Products for Inflammatory Conditions	ACTEMRA SC
Ustekinumab Products for Inflammatory Conditions	OTULFI SC, PYZCHIVA SC, STARJEMZA SC, STELARA SC2, STEQEYMA SC, USTEKINUMAB SC, USTEKINUMAB-AAUZ SC, USTEKINUMABAEKN SC, WEZLANA SC
Referenced excluded medications for Inflammatory Conditions	KINERET, SILIQ
Inflammatory Conditions	All other Brand Name medications for Inflammatory Conditions may require a trial of one or more Preferred medications as part of the Formulary exceptions process.

SaveOn SP

SaveOnSP, your copay assistance benefit administrator, continuously monitors available specialty manufacturer copay assistance programs to help maximize your savings. Updates to the drug list, **effective July 1, 2026**, reflect these efforts and align with the copay assistance benefit included in your pharmacy benefit plan. Participants affected by these changes have been directly notified.

Excluded Medications: Alprolix, Attruby, Austedo, Ayvakit, Besremi, Copaxone, Cuvrior, Duvyzat, Elfabrio, Fasenna, Galafold, Gavreto, Inqovi, Inrebic, Jaypirca, Kadcyla, Keveyis, Keytruda, Koselugo, Krazati, Lonsurf, Nerlynx, Ogsiveo, Ojemda, Olumiant, Omvoh, Onureg, Plegridy, Pyrukynd, Qitlia, Retevmo, Revuforj, Selarsdi, Somatuline Depot, Spinraza, Strensiq, Synagis, Taltz, Tazverik, Tecfidera, Tryngolza, Tysabri, Ultomiris, Verzenio, Voydeya, Vyndaqel, Xospata, Xphozah, Xpovio, Xtandi, Zymfentra

Clinical Advisory Committee

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
Dermatological	• VEPPANU (vepedegestrant) tablets - ORPHAN*	6/1/2026
Endocrine - Metabolic	• FOUNDAYO (oforglipron) tablets	6/1/2026
	• TZIELD (teplizumab-mzwv) IV - ORPHAN*	6/1/2026
Gene Therapy	• KRESLADI (marnetegrane autotemecel) IV - ORPHAN*	6/1/2026
Immunological - Biological	• ICOTYDE (icotrokinra) tablets*	6/1/2026
Oncology	• ADQUEY (difamilast) topical ointment*	6/1/2026

NOT COVERED

Drug Type	Drug Name	Effective
Cardiovascular	• VYBRIQUE (sildenafil) oral film	6/1/2026
Central Nervous System	• BYSANTI (milsaperidone) tablets	6/1/2026
Endocrine - Metabolic	• DESMODA (desmopressin) oral solution	6/1/2026
	• AWIQLI (insulin icodec-abae) SC	6/1/2026
	• LYNAVOY (lineroxibat) tablets	6/1/2026
Immunological - Biological	• TAVNEOS (avacopan) capsule for any new users	6/1/2026
Neuro-Muscular	• YUUIWEL (navepegritide) SC - ORPHAN	6/1/2026



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*



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