

*Happy Holidays!*

*Carpenters' Benefit Plans would like to wish you and your family a blessed holiday season.*

*protecting  
what you build*

the  
**builder**  
benefit news

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[www.carpdc.org/Benefit\\_Services](http://www.carpdc.org/Benefit_Services)

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**December 2014**



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*We have been busy!*

### Moving Forward Together...

#### Evolution:

#### Introducing the New Carpenters' Benefit Plans Logo

This month we introduce our new Carpenters' Benefit Plans' logo. As a growing organization, our logo has been updated to more fully represent the growing membership we serve. You will see that we maintain the same familiar symbols which signify the important services we provide but present them in a new and refreshing way.

The members and the families of the Carpenters, Floor Layers, Millwrights and Electricians we serve span a three-state area including Southern Illinois, Missouri and Kansas. Each member is equally important, no matter where they reside. The new logo reinforces the meaning behind the icons of our previous logo, while evolving to better represent each member equally.

**Family First:** Carpenters' Benefit Plans provides quality Health & Welfare Benefits for your whole family.

**CDC:** The union is the center, the foundation, the heart of who we are and why we do what we do.

**Sunsets:** We provide sound retirement benefits for you and your family now and in the future so you may relax during your "sun-setting" years, *St. Louis Pensioners only.*



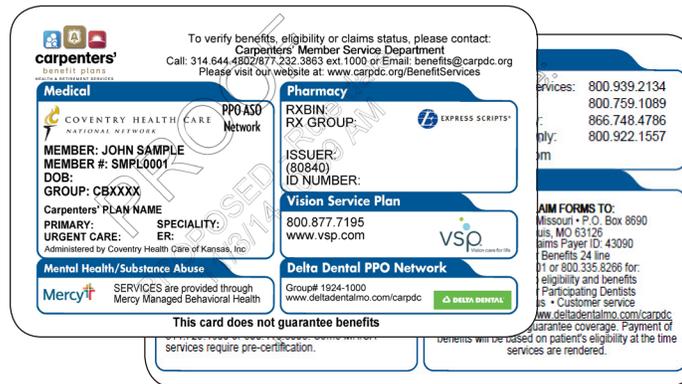
Through the evolution of our membership, our logo and our Plans, we will continue to hold fast to our Vision to continue *Protecting What You Build.*

### December 2014

#### Active Members

#### One Card Does It All! A Single Health & Welfare ID Card Will Meet All Your Health Care Needs

New Health Insurance ID cards will be mailed to your homes in December. These cards have been designed help simplify your access to health care coverage. All of our partners: Coventry, Delta Dental, Express Scripts, Mercy Managed Behavioral Health and VSP have all been included on one (1) new ID card.



Beginning January 1, 2015, you will simply need to present your new ID card when seeking health care benefits from any In-Network provider. Please destroy and discard your old cards after January 1<sup>st</sup> once you have received your new ID card in the mail.

### January 2015

#### Active Members

#### New Medical Explanation of Benefits (EOBs)

Beginning in January, you will notice a difference to your medical EOBs. You will begin receiving your new EOBs in the mail for all claims processed for dates of service on or after January 1, 2015. All claims incurred December 31, 2014 and prior will continue to be available to you through Coventry. No need for confusion: Coventry is still our partner for medical coverage! The only change will be in the formatting of the EOBs that come to your home. Later in 2015, you will have the option to be able to view your EOBs in your own member portal online, but for now, everyone will be receiving paper EOBs to their addresses on file.

**New Member Appeals Instructions** for all claims with dates of service on or after January 1<sup>st</sup> should be directed to:

**Carpenters' Health & Welfare**  
1419 Hampton Ave, Suite 100  
St. Louis, MO 63139

#### Carpenters' Medicare Members

#### Welcome to UnitedHealthCare Group Medicare Advantage PPO

Beginning January 1<sup>st</sup>, **UnitedHealthCare Group Medicare Advantage PPO** will begin providing coverage for all Medicare Retirees and their Medicare Eligible Dependents. This upgraded plan will be referred to as **Carpenters' Medicare**. Face-to-face and telephonic meetings were held in October and November 2014 for all Medicare eligible participants interested in learning more about their new plan of benefits. New UnitedHealthCare Group Medicare Advantage PPO cards will be mailed in December.

For more information on the new Carpenters' Medicare, please visit [www.carpdc.org](http://www.carpdc.org), or scan the QR code with your Smart Phone to visit the article from your mobile device:



# Protecting Your Health & Wellness

## Health Fairs, Biometric Screenings & Flu Shots: 2014 Recap

The season of Carpenters' Health Fairs and clinics began this fall at the Carpenters' District Council Halls in St. Louis on September 27<sup>th</sup>. The season wrapped up in Kansas City at Kauffman Stadium on November 8<sup>th</sup>.

### Health Fairs

St. Louis and Kansas City Health Fairs included biometric screenings, flu shots, hearing tests, a mammogram van (St. Louis), vendor booths and a variety of activities for children and adults alike. Visit the Carpenters' Benefit Plans Facebook page to view more photos and see member comments from the events.



Biometric screening participants at each Health Fair were entered in an onsite raffle for a variety of Grand Prizes. First prize included a Sony 50" LED 1080p Smart HDTV; Second prize was a Sony PlayStation 4; Third prize consisted of a Microsoft Xbox One Console.



### STL Health Fair Prize Winners

- 1st: Terry Rider
- 2nd: Melody Oswald
- 3rd: Lewis Smith

### KC Health Fair Prize Winners

- 1st: Brent Ward
- 2nd: Kim Woods
- 3rd: Ken Fairchild

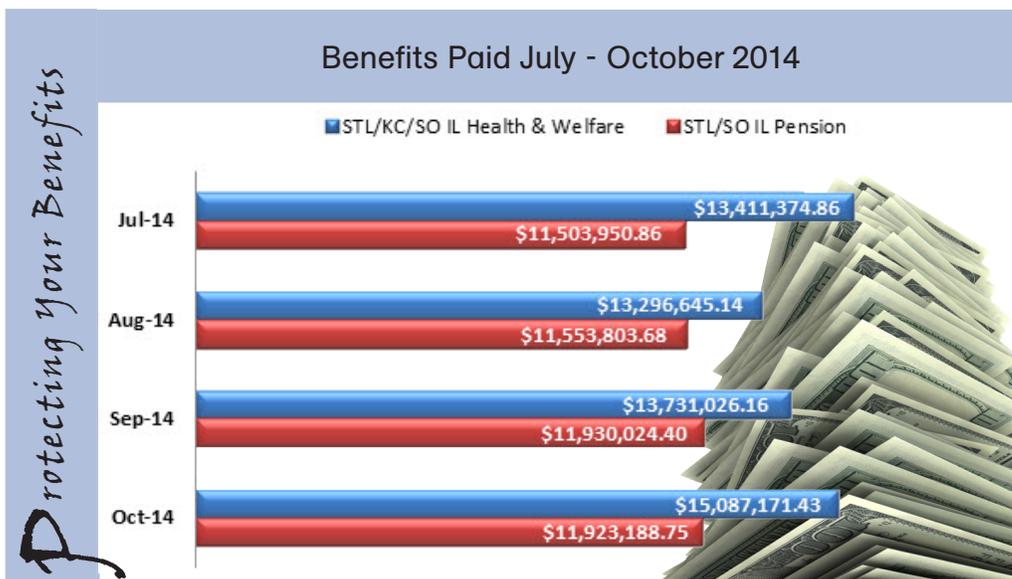
All Health Fair biometric screening participants received a *Back to Basics: A Journey to Wellness* camouflage t-shirt. Onsite door prize raffle drawings also took place at both Health Fairs and included a variety of prizes from Carpenters' Health & Welfare and participating vendors.

### Outlying Clinics & Biometric Screening Raffles

Nine (9) clinics were held this year for covered members and their families who live in outlying areas. These families were offered the opportunity for biometric screenings and flu shots. Clinic participants all reported a convenient and positive experience.

Raffle prizes for participants who received a biometric screening at any location were awarded the first week of December. All outlying clinic participants were allowed at least one (1) month to have their blood work completed at Quest to be included in the raffle. Raffle prizes for all locations included iPad Airs, Kindle Fire HDXs and Visa gift cards.

Thank you to everyone who participated in 2014! Carpenters' Benefit Plans invites you to continue your journey to wellness into 2015...Watch for exciting information on our 2015 Health Fairs coming in the spring!



Protecting Your Benefits



**W**ith the winter and holiday season upon us there will be more of us gathering together in close places (malls, airports/ planes, events) and sharing germs and, unfortunately, colds, flu and other infections with one another. As a result, visits to healthcare providers increase and, as the healthcare provider visits increase, so do patient requests for an antibiotics.

Antibiotics and similar drugs have been used for the last 70 years to treat patients who have infectious diseases. However, these drugs have been used so widely and for so long that the infectious organisms the antibiotics are designed to kill have adapted to them, making the drugs less effective. Proper use is critical. At least 23,000 people die each year as a direct result of infections that are resistant to antibiotics.

Antibiotic use is not without risk. Antibiotics can also kill good bacteria in your body which may lead to complications such as diarrhea or yeast infections, can cause serious allergic reactions as well as result in your getting an antibiotic-resistant infection later that resists antibiotic treatment.

WHEN ARE THEY NEEDED?

Antibiotics can only cure bacterial infections. Antibiotics are not for viral infections such as:

- ▷ colds or flu
- ▷ most coughs and bronchitis
- ▷ sore throats not caused by strep
- ▷ runny noses

Taking antibiotics for viral infections, such as a cold, cough, the flu, or most cases of bronchitis, will not:

- ▷ cure the infections
- ▷ keep other individuals from catching the illness
- ▷ help you feel better

WHAT CAN YOU DO?

If you have a viral infection, over-the-counter pain relievers, decongestants and saline nasal sprays may help relieve some symptoms. Of course, always use over-the-counter products as directed. Many over-the-counter products are not recommended for children younger than certain ages; however, your child's pediatrician may have suggestions for over-the-counter medications that are safe for your child.

Do not request or pressure your healthcare provider for an antibiotic if one is not prescribed. However, when prescribed an antibiotic:

- ▷ Take it exactly as the doctor tells you.
- ▷ Complete the prescribed course even if you are feeling better. If treatment stops too soon, some bacteria may survive and re-infect you.
- ▷ Throw away any leftover medication once you have completed your prescription

Remember, hand washing and keeping your hands away from your face are a couple of the most effective ways to reduce your risk from getting a cold or the flu.

*REFERENCE Centers for Disease Control and Prevention*



## The Importance of Breast Health



The Women's Health and Cancer Rights Act of 1998 (WHCRA) protects women with breast cancer who choose to have breast reconstruction after a mastectomy. This law requires all insurance companies and health plans to allow women to have their breasts reconstructed when removed due to breast cancer. Effective January 1, 2014 under the Plan, women undergoing surgery for a mastectomy or surgery to rebuild their breasts after a mastectomy due to breast cancer are covered as follows:

- Coventry PPO ASO/National Network Platinum Plan: Annual Deductible + 90% coverage;
- Coventry PPO ASO/National Network Gold Plan: Annual Deductible + 80% coverage;
- Out-of-network: Annual Deductible + 50% coverage.

For more information regarding your rights under this federal law, please visit the American Cancer Society's website:

[www.cancer.org/treatment/findingandpayingfortreatment/managinginsuranceissues/womens-health-and-cancer-rights-act](http://www.cancer.org/treatment/findingandpayingfortreatment/managinginsuranceissues/womens-health-and-cancer-rights-act)

For questions specific to breast cancer and your Plan coverage, please contact Member Services.

*This notice is being provided to you by the Trustees of the Carpenters' Health and Welfare Plan in accordance with federal law.*

## Spousal Coverage Program Deadline 12/17

**Reminder!!** Spousal Coverage Program Verification Forms for **spouses of covered Active members** are due to our office no later than **December 17, 2014**.

Spouses who currently have coverage through their employer and have notified us of this coverage are not required to complete a 2015 form. All other spouses are required to complete the 2015 form and return it to the Benefit Plans Office no later than December 17, 2014 to continue coverage beyond December 31, 2014. Please remember that our offices are closed December 24<sup>th</sup> - January 2<sup>nd</sup>.

Have you misplaced your form? The Spousal Coverage Program Verification Form and guidelines can be found on our website:

[www.carpdc.org/BenefitServices/SpousalCoverage](http://www.carpdc.org/BenefitServices/SpousalCoverage)

**Mail your form before December 17, 2014 to the Carpenters' Benefit Office, Attn: OPS, so you don't lose coverage!**

Parenting can be quite challenging. As parents, we are expected to build self esteem, handle misbehaviors, help kids problem solve and encourage their personal development all in a day's work each and every day. This can be difficult with easy-tempered children but even harder with the angry child. Strengthening relationships with our children is what we strive for as parents. Below are a few tips for those "in the heat of the moment" times, as you deal with your youngster.



1. **Give your child some space** when there is a "meltdown." Negative attention by parents can make the situation worse.
2. **Take time out, break up the interaction and meet up later** when your child has had time to cool down. Attempting to reason when either parent or child is angry will likely lead to frustration. Remember: *You are the one in control.*
3. **Accept that your child will be angry with you sometimes.** Don't take it personally.
4. **Hold your tongue and think before you speak!** When emotions are high, avoid saying things you might regret. There is never a just cause for being demeaning or hurtful.
5. **When it feels like your child is pushing you away, stay close.** This may be the time when they need you the most. Find some way to validate them.

Member Assistance Program (800) 413-8008 or (314) 729-4600 #2

*"Children need love, especially when they do not deserve it."*

*Harold Hulbert*

[www.quotationspage.com/quotes/Harold\\_S.\\_Hulbert/](http://www.quotationspage.com/quotes/Harold_S._Hulbert/)

# Protecting Your Pension: St. Louis

## 1099Rs for Retirees of the Carpenters' Pension Trust Fund of St. Louis

Did you receive pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2014? If so, please note that Form 1099-R will be mailed by January 31, 2015. This is the form you will need to use when filing your 2014 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2014 Tax Year (between 1/1/2014 and 12/31/2014), you will receive two (2) separate 1099-Rs.

One Form 1099-R will be for pension benefits received prior to age 59-1/2 and will be coded as "2" for Early Distribution in box number 7. The second Form 1099-R will be for your pension benefits received after age 59-1/2 and will be coded as "7" for Normal Distribution. When the amounts of both 1099-Rs are added together, it will equal the total amount of pension benefits you received during the 2014 Tax Year.

### Need to contact the Benefits' Office?

### Have an insurance or provider question for Member Services? E-stamp Issue? Ready for Retirement?

You may reach the Carpenters' Benefit Office for all of your Benefit questions Monday - Friday, 7am - 5pm:

Phone: (314) 644-4802 / Toll-free: (877) 232-3863

Member Services	ext. 1000	benefits@carpdc.org
Pension Office	ext. 1001	pension@carpdc.org
Estamp Services	ext. 1030	estamps@carpdc.org
Safety Training	ext. 1044	
Drug Testing	ext. 1042	

Need a to update your information? Visit our website - The website Benefit Forms page can assist you!  
Visit [carpdc.org](http://carpdc.org) for a downloadable form to return to our office:

[www.carpdc.org/BenefitServices/Forms](http://www.carpdc.org/BenefitServices/Forms)



# Protecting Your Health & Welfare

## Soaring Prescription Drug Costs Drawing Attention

Questions pertaining to the increase in prescription drug costs have been steadily increasing in the Carpenters' Member Service Department over the past few months. Members are frustrated. Out-of-pocket costs have gone up. Carpenters' has not changed the prescription drug coverage, so why have some prescription drug costs gone up so dramatically? Why are families paying more money out-of-pocket for their prescription drugs?

It's not just our members. Plan costs have increased also. According an article by Matthew Perrone in the St. Louis Post Dispatch on November 21, 2014, "some low-cost generic drugs...are seeing unexpected price spikes of as much as 8,000 percent." For example, one generic drug, antibiotic doxycycline hyclate, "rose more than 8,280 percent during a six-month period, to \$1,849 per bottle from \$20 per bottle." Now, that's something to talk about.



According to the article, it appears lawmakers are attempting to introduce bills that will control prices. For more information on the actions lawmakers are taking, please refer to the article on [www.stltoday.com](http://www.stltoday.com) - search for the article *Soaring generic drug prices draw Senate scrutiny*. You may also scan the QR code with your Smart Phone to visit the article from your mobile device:



For detailed information on your prescription drug co-insurance, refer to our website:

[www.carpdc.org/BenefitServices/HealthAndWelfare/](http://www.carpdc.org/BenefitServices/HealthAndWelfare/)

Once there, select the *Schedule of Benefits* tab and the Plan that pertains to you: *Prescription Drug Plan & Appendix G 2014 for Platinum or Gold Members* (Medicare Supplement members, refer to the **Carpenters' Medicare Members** article on the first page of this Builder edition.)



### Holiday Office Hours



The Carpenters' District Council and Benefit Offices will be closed in observation of the Christmas and New Year holidays December 24, 2014 - January 2, 2015.

For emergency health insurance or prescription drug assistance on Friday, December 26<sup>th</sup>, Monday, December 29<sup>th</sup> and Tuesday, December 30<sup>th</sup>, an **ON-CALL** Member Service Representative will be available 7 am - 5 pm. Call the office at (314) 644-4802 or Toll Free at (877) 232-3863. Press "7" for assistance.

### Winter Weather

Throughout the winter season, please watch the website for up-to-date notifications on office closings or late-starts due to inclement weather. Office closings or alternative hours of operation will run as a banner at the top of the [www.carpdc.org](http://www.carpdc.org) website.

### Special Offers for Union Members and Covered Dependents



MEMBERS (AND FAMILY) OF THE CARPENTERS' DISTRICT COUNCIL CAN JOIN GOLD'S GYM FOR \$296 (PER PERSON) FOR ONE YEAR WITH NO ENROLLMENT FEE. THIS DISCOUNT IS ONLY AVAILABLE THROUGH THE CARPENTERS'.

IN ORDER TO RECEIVE THIS DISCOUNT, YOU MUST CONTACT GAYLE PULLIAM IN THE CARPENTERS' BENEFIT PLANS OFFICE:

BY PHONE: 314.644.4802, EXT. 5523 TOLL-FREE: 877.232.3863, EXT. 5523 BY EMAIL: [gpulliam@carpdc.org](mailto:gpulliam@carpdc.org)

PARTICIPATING GOLD'S GYM LOCATIONS: BALLWIN, MARYLAND HEIGHTS, ELLISVILLE, FLORISSANT, HWY K, FENTON, ST. PETERS & O'FALLON, IL

### YMCA OF GREATER ST. LOUIS

"Try the Y!" Join a Greater St. Louis (MO) YMCA **between January 17 and January 30, 2015** and you will receive **100% off the joining fee and 100% off the first full month's draft.** 2015 Memberships *start at* \$46 per month for adults and \$69 per month for households (financial assistance is available). Mention the Carpenters' District Council of Greater St. Louis. Stop by your local YMCA or contact **Jaime Riddell** at **314.644.3100, ext. 251** or by email, [jaime.riddell@ymcastlouis.org](mailto:jaime.riddell@ymcastlouis.org), for more "Try the Y" information.

If you live in Illinois, contact the **YMCA of Southwest Illinois 618.233.9485**, for information on their available discounts.

the



### YMCA OF GREATER KANSAS CITY FOR HEALTH, WELL-BEING & FITNESS

Healthy Living Partnership: Carpenter's District Council of St. Louis & the YMCA of Greater Kansas City

The Y has affordable, income based membership programs. Visit the YMCA website, [www.KansasCityYMCA.org](http://www.KansasCityYMCA.org), or any Greater Kansas City YMCA location to learn your specific rate. 2015 Reduced Monthly Rates will not exceed \$58/Individual, \$89/Household. For more information, contact **Vic Perrin**, Sr. Director Community Engagement at **816.561.9622** or [vicperrin@kansascityymca.org](mailto:vicperrin@kansascityymca.org)

Log in on [www.carpdc.org](http://www.carpdc.org) to view Member discounts from the drop down menu