



1419 Hampton Ave  
St Louis, MO 63139

PROTECTING  
WHAT YOU BUILD

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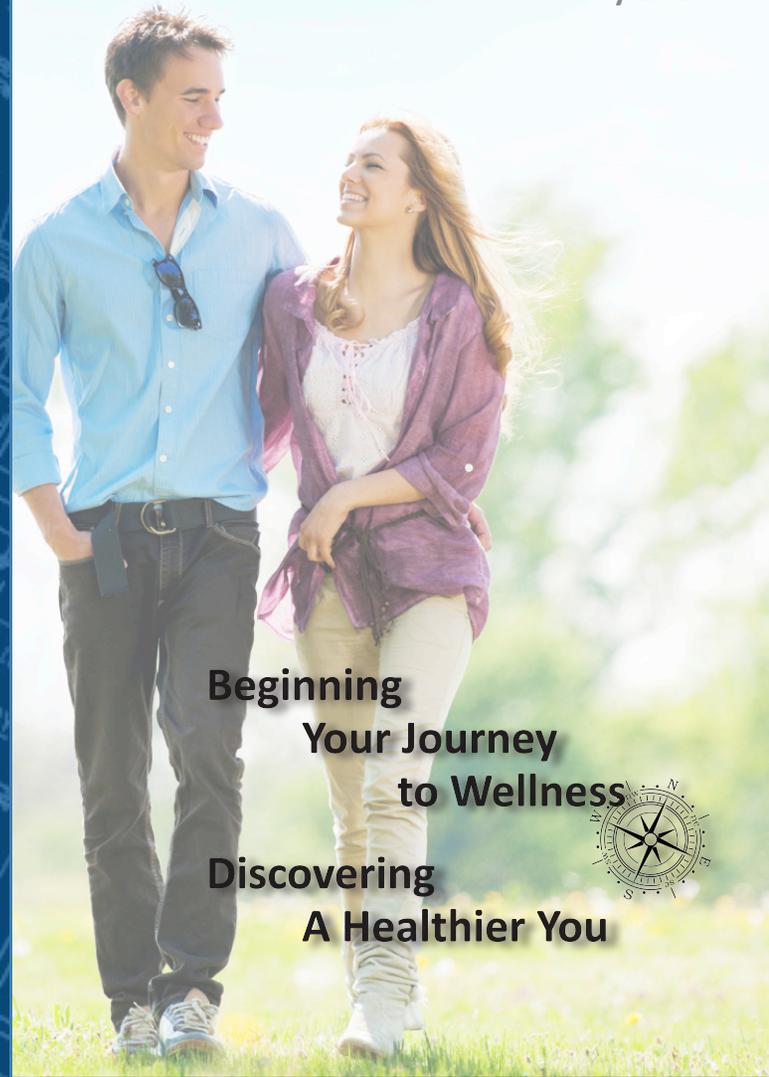
benefit news

Volume 2 Issue 2

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

1419 Hampton Ave  
St Louis, MO 63139  
Toll Free 877.232.3863  
St Louis 314.644.4802

May 2014



**Beginning  
Your Journey  
to Wellness  
Discovering  
A Healthier You**



**In this issue:**

- Welcoming Spring
- Vacation Redemption 2014
- Paying Copays, Coinsurance & Deductibles
- MAP: Positive Mental Health Tips
- Preventive Shingles Vaccine
- Calling All Heartburn Sufferers!
- Prescription Drug Reminders
- Safety Training Courses
- Health & Pension Benefits Paid
- Allsup: Social Security Disability
- Special Offers for Membership





### Welcome, Spring! The First Steps in Your Journey to Wellness

The Midwest had one of the hardest winters in decades this past year. It was cold, snowy and many of us began to wonder how long the subzero temperatures and snow would last. It was literally overnight mid-April when the dogwoods bloomed. After that, spring really began to emerge. Families eagerly made their way outdoors for all sorts of reasons: to walk the dog, clean up their yards, play with their kids and even start new building projects. People can be found outside everywhere. In February, The Builder News ran an article on wellness, which can also be found online on [www.carpdc.org/BenefitServices](http://www.carpdc.org/BenefitServices) in the *News* section. The article's main focus was that wellness is so much more than diet and a defined exercise regimen. It is a way of life.

This spring, we encourage you to introduce wellness to your daily routine. If wellness is a new concept for you, start simple, with one activity or smart diet choice per day. Starting small and simple helps your mind adjust to allow your new lifestyle choices to "stick." The choices become a new way of life.

As you notice the greening of the grass, plants and trees around us, would you consider getting outside and/or moving? Some suggestions would include walking with a friend or family member or gardening. Eating at home is most often a healthier diet choice than picking up your meal on the way home from work. Every step you take and every decision you make can take you closer to your goals of healthy living and a healthier you.

## Protecting Your Vacation Benefits

### Vacation Benefit Redemption on [www.carpdc.org](http://www.carpdc.org) June 2014

Online Vacation Benefit Redemption requires you to have a [www.carpdc.org](http://www.carpdc.org) account. Accounts are available to participants only.

If you earned Vacation benefits in the 2014 Plan Year (May 1, 2013 - April 30, 2014), electronic statements will be available for authorization online as early as Tuesday, May 27<sup>th</sup>. Once your benefits have been authorized, Vacation benefit direct deposits will begin June 2<sup>nd</sup>, the first business day in June. If you would like to wait to receive your Vacation benefits later, benefits will not be paid out until you authorize them on [www.carpdc.org](http://www.carpdc.org). In other words, you can redeem your benefits at any time, once per Plan Year.

After May 27<sup>th</sup>, to authorize your Vacation benefits, you must first log in on [www.carpdc.org](http://www.carpdc.org). After logging in, while you are still on the [www.carpdc.org](http://www.carpdc.org) home page (this is the first web page you see when visiting [www.carpdc.org](http://www.carpdc.org)), the black *Vacation Benefit Redemption* button can be located on the right side of the page. Simply click

on this button and you will be taken through the steps to authorize your Vacation Benefits for payment.

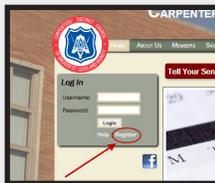
Benefits will be paid electronically to a checking or savings account you designate. A paper check is available for an additional \$5 fee.

If you do not have access to a personal computer, smart phone, tablet or similar electronic device that allows Internet connection, there are often computers available for public use at public libraries. Manual Benefit processing will be available after May 27<sup>th</sup> for an additional fee. "Manual Benefit processing" would be described as a staff member redeeming Vacation benefits for a member upon request and will be approved only on a case-by-case basis.

For questions regarding the Vacation Benefit Redemption process, setting up a personal email account or personal [www.carpdc.org](http://www.carpdc.org) account, please call Member Services at (314) 644-4802, ext 1000 or Toll-free at (877) 232-3863, ext 1000.

### Need to create your personal [www.carpdc.org](http://www.carpdc.org) account?

- ⇒ Go to our website: [www.carpdc.org](http://www.carpdc.org)
- ⇒ Locate the **Log In** box in the upper left corner of the website and select **Register**
- ⇒ Follow the prompts for **Steps 1 - 4**
- ⇒ Once you complete **Steps 1 - 4**, you will be sent an email from our website to **verify your email address**
- ⇒ If you don't receive an email from our website to your email Inbox, **check your Spam or Junk email folder**
- ⇒ Once you have your verification email, click on the link within the email to **verify your email address**
- ⇒ After you have verified your email address, you have a personal, active and secure account on [www.carpdc.org](http://www.carpdc.org)



**Member Registration**

**Step 1 of 4 - Identity Confirmation**

UBC ID or SSN:

Do not enter spaces or dashes

Last Name:

Date of Birth:  /  /

I have read and agree to the terms and conditions

Read Terms

**Member Registration**

**Step 2 of 4 - Create Login Information**

Create Username:

Password:

Your password must be 8 characters or longer and contain letters and at least 1 number and 1 symbol such as 2, @, !, etc.

Password Help:

Confirm Password:

E-mail Address:

Confirm E-mail:

**Member Registration**

**Step 3 of 4 - Additional Security Questions**

Security Question 1: **In what city did you and your spouse first meet?**

Answer 1:

Security Question 2: **In what city or town did your mother and father meet?**

Answer 2:

Security Question 3: **In what city does your nearest sibling live?**

Answer 3:

**Member Registration**

**Step 4 of 4 - E-mail Confirmation**

Your account registration is almost complete. In order to complete the process, a confirmation e-mail has been sent to [tbailey@carpdc.org](mailto:tbailey@carpdc.org). If you do not receive the e-mail, please check your "spam" folder. Once you receive the confirmation e-mail, click the "confirm registration" link to validate your e-mail address and activate your account.

## Protecting Your Health Coverage

### Paying Copays, Coinsurance & Deductibles In The Coventry Network

Since implementation of the new Plan of Benefits effective January 1, 2014 there has been some confusion among members and providers regarding what you need to pay when receiving medical services. The information below should help you understand the following:

1. what you need to pay for each type of medical service and
2. how to pay only the amount due at the time you receive your services.

Preventive care physician visits are covered by the Plan at 100%. This means there is no copay, coinsurance or deductible to be met for these routine visits.

When you visit an In-Network Coventry physician for anything other than routine preventive care, a copay will be required at the time of your appointment. Medical services that require copays would include non-routine doctor visits, specialist visits, emergency or urgent care visits, and any type of ambulance service.

When you have an outpatient or inpatient procedure, lab work or any other service that requires a coinsurance and/or deductible

to be met, please note that you are not required to pay your coinsurance/deductible at the time your service is performed if you are visiting an In-Network Coventry provider. It is the responsibility of all Coventry providers to bill you for services *after* Coventry processes the claim.

Your Coventry provider will call Carpenters' Member Service Department to verify your benefits before your services are performed. Sometimes the provider will ask if your deductible has been met. Whether your deductible has been met should not affect the amount the provider bills you at the time your service is performed.

**Here is important information for your provider if they ask to bill you in advance or at the time of your services:** Carpenters' Health & Welfare Trust Fund of St. Louis does *not* qualify as a High Deductible Health Plan (HDHP). HDHPs are often low premium

health plans offered in combination with an HRA or HSA. These plans have a high deductible of \$1,500 (minimum) per individual. HDHPs require a member's deductible to be met before Coventry makes payment.

BENEFIT	
Annual Deductible	
Annual Out-Of-Pocket Maximum	
Coinsurance	
PREVENTIVE CARE	
Routine Preventive Care	
Routine Mammogram	
Routine Colonoscopy	
OFFICE VISITS – NON ROUTINE	
Primary Care Physician Office Visit	
Specialist Office Visit	
OUTPATIENT SERVICES <sup>1</sup>	
Outpatient Surgery <sup>1</sup>	
Lab, Radiology, Anesthesia, Pathology and other An Services	
CT, PET, MRI Scans, Nuclear Scans and Other Diagn Services <sup>1</sup>	
Occupational Therapy Service	

## Protecting Your Wellness

### Positive Mental Health & Well-Being *From your Member Assistance Program*



Life is full of hopes and dreams. We want to experience a life full of meaning and purpose in our work, relationships and activities. We want to experience a basic contentment and sense of satisfaction in our day-to-day lives. However, most of our journeys are complicated with a range of challenges such as illness, money problems, broken relationships, or other realities. So then how do we keep up our strength and optimism? By taking baby steps...

#### Tips for Improving One's Outlook and Well Being

1. Avoid jumping to conclusions when things go wrong
2. Develop a belief that things can change for the better...this is optimistic thinking

3. Reach out to family and friends
4. Look for positive people to be around
5. Eat healthy
6. Get enough rest
7. Stay up to date with your medical care
8. Limit unhealthy habits, such as overeating, smoking, risky drinking
9. Identify a "passion" and volunteer
10. Get outside in nice weather

For more information or to make an appointment to see one of Mercy's counselors, call Mercy Member Assistance Program (MAP): (314) 729-4650 or Toll-Free (800) 413-8008

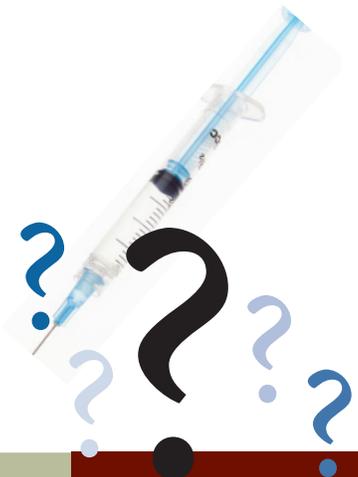
### Gold & Platinum Plan Members Only:

#### Where Should You Get Your Preventive Shingles Vaccine?

Most members over the age of 50 who choose to get a preventive shingles vaccine go to their neighborhood retail pharmacy to do so. There's a charge for these vaccines when given at the pharmacy (out of the Coventry network). These vaccines are administered by a pharmacist and are only payable at 50% of the eligible charge *after* the annual individual and/or family deductible is met.

#### Did you know that these charges are preventable?

If a covered member visits an In-Network clinic, such as the Walgreens Take Care Clinic or the CVS Minute Clinic, the shingles vaccine will be processed as a preventive wellness claim and covered at 100%. That means, if you are covered under the Plan and visit the clinic (In-Network) instead of the pharmacy (out-of-network) for your shingles vaccine, there is **no cost to you!**



### Acid-Suppressing Medications

There are no miracle pills. Popping a purple pill (or whatever color your brand is created in) was created to allow you to eat what you want. If you have experienced ongoing heartburn symptoms, often referred to as **gastroesophageal reflux disease (GERD)** - see inset 1 for definition and symptoms), or the same burning symptoms higher in your throat, referred to as **laryngo-**

#### Gastroesophageal Reflux Disease\*

#### GERD

GERD is a chronic digestive disease that occurs when stomach acid or, occasionally, bile flows back (refluxes) into your food pipe (esophagus). The backwash of acid irritates the lining of your esophagus and causes GERD signs and symptoms. Signs and symptoms of GERD include acid reflux and heartburn. When these signs and symptoms occur at least twice each week or interfere with your daily life, doctors call this GERD.

as cited on [www.mayoclinic.org](http://www.mayoclinic.org)

#### Laryngopharyngeal Reflux (Silent Reflux)

#### LPR

LPR is similar to GERD that results from the contents of the stomach back up (reflux). LPR occurs when the ring of muscles (sphincter) at the lower end of the esophagus don't work properly. These sphincters are designed to keep the contents of the stomach in the stomach. When they don't, stomach acid backs up into the back of your throat (pharynx) or voice box (larynx), or even into the back of your nasal cavity. It can cause inflammation in areas that are not protected against gastric acid. Symptoms include but are not limited to: hoarseness, chronic or "barking" cough, persistent cough, noisy breathing or pauses in breathing (apnea), trouble swallowing, or breathing, sore throat or a "lump" in the throat that doesn't go away

as cited on [www.webmd.com](http://www.webmd.com)

getting sick regularly. By limiting the amount of acid in your stomach, digestion of the foods you eat becomes more difficult. When foods are not able to be digested completely, the results are malabsorption of nutrients, gas and bloating and even additional GERD symptoms.

**pharyngeal reflux (LPR)**- see inset 2 for definition and symptoms), chances are you have also experienced the pain and frustration in your daily life that goes along with eating a simple meal. Perhaps you have seen a doctor for your symptoms. If you have, your doctor may have prescribed either an **H2 antagonist** medication, or a **proton pump inhibitor (PPI)**, or even both. Unfortunately, while taking these prescribed medications, or even while taking

over-the-counter **antacids**, relief is only short-term. Heartburn symptoms tend to come back, despite initial improvements with medication. Further, long-term side effects of each of these medications can be even worse for your health and actually make the issues more problematic.

All stomach acid reducers, PPIs, H2 antagonists and antacids, do what their name suggests: reduce acidity in the stomach. Stomach acid is a critical part of the human digestive and immune systems. Stomach acid breaks down your food and it also controls bacterial overgrowth in our digestive tracts. It kills bacteria that enters our stomachs and helps us from

### A breakdown of reflux disease

Heartburn and esophageal pain is the pain you feel when stomach acid works its way into the esophagus. The Lower Esophageal Sphincter (LES) is the valve between the stomach and the esophagus that is designed to keep the contents of the stomach in the stomach. When the LES is not functioning properly, stomach acid can splash up into the esophagus. Physicians prescribe H2 antagonists and PPIs to reduce the amount of acid produced by the stomach, which prevents the acid from moving up out of the stomach into the esophagus. The theory is that "excess stomach acid" is the culprit; therefore, the treatment is to reduce the production of stomach acid by the body.

In most cases "excess stomach acid" is not the issue. In fact, due to the typical American Diet which is high in processed carbohydrates and protein, the stomach often does not produce enough stomach acid to digest the processed foods properly. Stomach acid triggers the LES to close. When there is not enough acid in the stomach, the LES will not properly close, causing it to splash into the esophagus and cause heartburn or throat pain. In this way, then, you can see how **low stomach acid** can be behind GERD symptoms.

You might ask: *Why then do acid reducers help the symptoms of GERD and LPR if it is low stomach acid is the culprit?* The answer: *These medications only offer a temporary fix.* Reducing stomach acidity will keep the acid from splashing up the esophagus initially. Sufferers will experience breakthrough symptoms as the stomach naturally fights to create more stomach acid to digest food properly. It is important to note that stomach acids at healthy levels causes contraction of the LES (if it is working properly) and naturally prevent acid from making its way into the esophagus. In cases of low stomach acid, the LES will not close properly, thus leaving that "exit" for stomach contents into the esophagus. It is what we might call an oxymoron, a "seemingly self-contradictory effect:" doctors are treating low stomach acid with acid-suppressing drugs.

**H2 Antagonists** block the stomach cells production of acid. They are used in treatment of indigestion, though PPI medications are often more popular.

H2 Antagonist drugs include (Brand/generic):

- Zantac/ranitidine,
- Axid/nizatidine,
- Pepcid/famotidine, and
- Tagamet/cimetidine

**Proton Pump Inhibitors (PPIs)** are a group of drugs which reduce the stomach's acid production in the stomach's terminal step of acid production. PPIs irreversibly "shut" stomach acid production by up to 99%. PPIs are considered common treatment of stomach by physicians.

PPI medications include (Brand/generic):

- Nexium/esomeprazole,
- Prilosec/omeprazole,
- Protonix/pantoprazole, and
- AcipHex/rabeprazole

**Antacids** make stomach juices less acidic (Antacids are available without a prescription).

Over-the-counter antacids include (Brand/generic):

- Gaviscon/aluminum hydroxide and magnesium carbonate,
- Maalox, Mylanta/aluminum hydroxide and magnesium hydroxide, and
- Roloids, Tums/calcium carbonate

Did you know

side effects of PPI medications may include some of the same symptoms you experienced prior to medication? These include nausea, diarrhea and abdominal pain. In fact, PPI medications have been directly linked to a reduction in gall bladder function.<sup>1,2</sup>

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## Protecting Your Prescription Drug Benefits

♦ Rx Reminders ♦

### Mandatory Home Delivery for Maintenance Meds

Maintenance medications are no longer covered at a retail pharmacy after two (2) 30-day fills. After your two (2) fills at a participating retail pharmacy, these medications will only be covered through Express Scripts' Home Delivery. In other words, you will pay 100% of your medication cost after the second retail fill and will continue to do so unless you switch your prescription to Express Scripts' Home Delivery.

Visit [www.carpdc.org/News/Article/Signing-Up-For-Express-Scripts-Home-Delivery](http://www.carpdc.org/News/Article/Signing-Up-For-Express-Scripts-Home-Delivery) for more information on how to move your medications to Home Delivery. You may also log on to [www.express-scripts.com](http://www.express-scripts.com) or call an Express Scripts' Representative now at (800) 939-2134 to move your prescription now.



EXPRESS SCRIPTS®

### Are Your Medications on the 2014 Exclusion List?

In February, members were notified of Prescription Drug Coverage changes effective April 1<sup>st</sup>. Are you currently taking a prescription that is on this Exclusion list? Follow these steps now to avoid paying more in 2014:

- Take the Exclusion list with you when you talk to your doctor about your 2014 drug list change (see below for details).
- Ask your doctor to call in a new prescription to your pharmacy for you to try for 30 days. If the prescription is right for you and is a maintenance prescription, simply sign up for Home Delivery pharmacy services at Express-Scripts.com.

For more information on why these changes were made to the Plan, or for a list of the drugs no longer covered, along with their covered alternatives, visit the article on our website:

[www.carpdc.org/News/Article/Prescription-Drug-Coverage-Beginning-April-2014](http://www.carpdc.org/News/Article/Prescription-Drug-Coverage-Beginning-April-2014).

For questions regarding your Carpenters' Pharmacy Coverage, please contact Carpenters' Member Services, M – F, 7 am – 5 pm:

By phone: (314) 644-4802, ext. 1000

Toll-free: (877) 232-3863, ext. 1000

By email: [benefits@carpdc.org](mailto:benefits@carpdc.org)

## Protecting You: At the Workplace

### Safety Training Approved Course Lists, Schedules Available on [www.carpdc.org](http://www.carpdc.org)

Your required Annual 8-hour Safety Training was due before May 1, 2014. Did you complete your required training? How did you find out about the course(s) you took?

Members can visit the [carpdc](http://www.carpdc.org) website for information on approved Safety Courses. From the [carpdc](http://www.carpdc.org) home page, select *Skill Advancement* on the menu bar at the top of the page. The drop-down menu will appear. From this menu you may select *Course Schedule Search* to search for classes by location or course, or you may select *Approved Safety Courses* to see what courses are

approved to fulfill the 8-hour Safety Training requirement. In addition, Locals often publish classes on [carpdc](http://www.carpdc.org). These classes can be found on the calendar located on the [carpdc](http://www.carpdc.org) home page. For assistance in signing up for classes, please refer to the instructions by location on [www.carpdc.org](http://www.carpdc.org). Member training records may also be accessed from the website once logged in to the member's [carpdc](http://www.carpdc.org) account.



### Electronic Communications Available!

#### How to Sign Up for Electronic Communications:

Go to [www.carpdc.org](http://www.carpdc.org).

Sign in to your personal [carpdc](http://www.carpdc.org) account using your login ID and password. If you have not yet made a selection online, a pop-up will appear. You will make your selection for electronic or paper communications in this pop-up. Your selection may be changed at anytime once you are logged into your [carpdc](http://www.carpdc.org) account. Go to **My Account** after you log in and select **Update Settings** for **Notification Delivery** type.

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[/www.ncbi.nlm.nih.gov/pubmed/16858534](http://www.ncbi.nlm.nih.gov/pubmed/16858534)  
[/www.medscape.com/viewarticle/503676](http://www.medscape.com/viewarticle/503676)  
[/www.marksdailyapple.com/gerd-symptoms-causes-natural-remedies/#axzz2wDuXDZu](http://www.marksdailyapple.com/gerd-symptoms-causes-natural-remedies/#axzz2wDuXDZu)  
 tburn Cured, Norm Robillard, Ph.D., Self-Health Publishing; 1st edition, August 1, 2005  
[/www.betternutrition.com/drug-free-acid-reflux-relief/features/featurearticles/1447](http://www.betternutrition.com/drug-free-acid-reflux-relief/features/featurearticles/1447)  
[www.doctoroz.com](http://www.doctoroz.com) "Should You Ditch Your Heartburn Meds? Parts 1 and 2"  
[www.medicalnewstoday.com/releases/169467.php](http://www.medicalnewstoday.com/releases/169467.php)  
[www.drweil.com/drw/u/ART02882/acid-reflux.html](http://www.drweil.com/drw/u/ART02882/acid-reflux.html)  
[www.webmd.com/heartburn-gerd/h2-blockers-acid-reducers-for-gastroesophageal-reflux-disease-gerd](http://www.webmd.com/heartburn-gerd/h2-blockers-acid-reducers-for-gastroesophageal-reflux-disease-gerd)  
[www.medicinenet.com/proton-pump\\_inhibitors/article.htm](http://www.medicinenet.com/proton-pump_inhibitors/article.htm)  
[en.wikipedia.org/wiki/Proton-pump\\_inhibitor](http://en.wikipedia.org/wiki/Proton-pump_inhibitor)  
[chriskresser.com/heartburn](http://chriskresser.com/heartburn)

Did you know  
 taking medications to reduce stomach acid  
 has actually been directly correlated to Irritable  
 Bowel Syndrome (IBS)? Fix problem one  
 (GERD) problem two (IBS) will fix itself!

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## Providing Your Benefits

### STL/KC/SO IL Members' Health Benefits Paid

January 2014	\$	13,581,117.57
February 2014	\$	12,079,111.82
March 2014	\$	13,569,022.33

### STL/SO IL Members' Pension Benefits Paid

January 2014	\$	11,212,847.64
February 2014	\$	11,193,885.68
March 2014	\$	11,389,967.67

## Protecting Your Benefits

### Understanding Your Options with Social Security Disability Insurance *provided by Allsup*

If you work, then you probably pay for this mandatory federal insurance with every paycheck. If you have worked—at least five out of the past 10 years—then you are likely covered.

This benefit is Social Security Disability Insurance, or SSDI, and it can be crucial to your financial future after a severe, long-term disability. Unfortunately, many people are confused about this benefit. Many wait until they are destitute, often missing out on important cash and healthcare benefits.

How do you know if this is you? The largest condition groups for SSDI benefits include spinal and back injuries, arthritis, depression and anxiety, heart-disease related conditions and chronic heart failure, cancers (like lung, colon, breast, head and neck), as well as organ transplants.

Unfortunately, SSDI requires a complex, detailed application process using medical and work documentation. It can take a long time to be granted SSDI benefits if you must file additional appeals. In fact, the Social Security Administration reported about 10 percent fewer awards between 2012 and 2013.

This is why many people turn to SSDI representatives like Allsup. In our 30 years in business, we have helped more than a quarter-million



people receive these earned benefits.

The disability definition for SSDI requires a person to have worked recently, be older than 21, under full retirement age (65-67), unable to work for at least 12 months (does not have to be permanent), and be under the care of a medical professional.

An Allsup specialist can help you understand how to apply for SSDI benefits. Our *Disability Life Planning Service*® specialist can lead you to other important resources that include mortgage resolution and utility budgeting assistance.

SSDI benefits, however, are increasingly difficult to receive. There are no fees, unless we successfully obtain your SSDI benefits. Allsup also coordinates benefits with long-term disability policies to ensure you receive the maximum allowable amount. Our commitment to excellence is evident by our 97 percent award rate for those who complete the process with us. Equally important is our A+ rating with the BBB and our 97 percent customer satisfaction rate. Ask your Carpenters benefit team how we have helped other members.

For answers to your questions about SSDI benefits, call us for a no-obligation screening at (866) 606-8812. Mention Carpenters Union for expedited assistance.

### 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)

NEW LOCATION: ELLISVILLE, MO @ 15890 MANCHESTER RD

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

### YMCA OF GREATER ST. LOUIS

"Try the Y!" Join a Greater St. Louis (Missouri) YMCA **between July 19 and Aug 2, 2014** and you will receive **100% off the joining fee and 100% off the first full month's draft.** 2014 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 call **Erin Vehige** at **314.644.3100, ext. 227** 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. 2013 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



### Six Flags Ticket Discount 2014

	Carpenters' Price	Gate Price
General Admission One Day Ticket	\$40.13*	\$56.99 + tax
Individual Season Pass	\$59.66*	\$67.99 + tax

\*Please note these prices are only available when purchased at the St. Louis CDC office via check or cash. Online purchases are subject to fees.

Log in on [www.carpdc.org](http://www.carpdc.org) to view Discounts/Activities from the Member drop down menu for more information.

### Need to update your information on file with us?

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)

Should you need to update any personal information and do not have website access, please call Carpenters' Member Services M-F, 7am-5pm: (314) 644-4802, ext. 1000 or Toll-free: (877) 232-3863, ext. 1000

