Happy Holidays!

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

Breaking Ground...
New Year. New Growth.

Improved Dental Benefits

Happy Holidays!
protecting your health & welfare plan

health & welfare benefit enhancements approved effective january 1

the board of trustees approved amendments to the plan effective january 1, 2016. details of these benefit changes are included in the next two pages. please note, this page is perforated. please detach this benefit enhancement page (front/back) and keep it with your 2015 summary plan description booklet for future reference.

schedule of medical benefits: gold plan

the annual out-of-pocket maximum has been changed to $4,000 per individual and $7,700 per family.

dental plan

the carpenters’ dental plan is receiving an upgrade. the dental plan will no longer be a fee-scheduled dental plan. refer to the table below for the new dental schedule of benefits effective january 1, 2016.

<table>
<thead>
<tr>
<th>dental plan coverage effective january 1, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>dental benefit category</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>deductible (preventive)</td>
</tr>
<tr>
<td>preventive services</td>
</tr>
<tr>
<td>deductible (all other benefits)</td>
</tr>
<tr>
<td>basic services</td>
</tr>
<tr>
<td>major services</td>
</tr>
<tr>
<td>annual maximum</td>
</tr>
</tbody>
</table>

special provisions

- accident provision: 90% of the maximum payable amount, no deductible, no max
- max advantage: included
- healthy smiles/healthy lives: basic option: extra cleanings for designated health conditions

1 deductible is cumulative -- if the $50 deductible is met for preventive service from delta dental premier dentist, the patient only has an additional $25 to reach the $75 deductible. if the first services received are basic/major, the deductible is $75.

2 annual maximum does not apply to children ages 0-19 for preventive dental services.

3 max advantage does not apply out of pocket maximum to routine exams and cleanings if obtained twice per year.

4 healthy smiles healthy lives allows for increased cleaning for individuals with certain diagnoses.

examples of dental procedures

- preventive services: routine exam, cleaning, routine x-rays
- basic services: extractions, amalgam fillings, root canal therapy
- major services: crowns, fixed bridgework and dentures

vision plan

the amount, or allowance, the plan will pay for your vision hardware (frames, contact lenses) has increased to $150 as of january 1, 2016. as a reminder, covered members and dependents are eligible for new frames every 24 months and contact lenses every 12 months.

in addition, effective january 1st, there will be an active member only prescription safety glasses benefit. this benefit will cover the cost of prescription safety glasses with a $25 copay and up to a $150 allowance. covered members will be eligible for new prescription safety glasses every 24 months. protech safety glasses may be ordered with any vsp provider; however some providers have protech glasses already in stock. for a list of these protech providers, please refer to the provider list on carpdc:

www.carpdc.org/benefitServices/health&welfare

carpenters’ medicare members

the board of trustees has approved to continue our relationship with unitedhealthcare for another year for our medicare members.

for more information on carpenters’ medicare coverage, please visit the unitedhealthcare medicare advantage ppo website:

www.uhcretiree.com

all medicare members were mailed new cards from uhc earlier this month. if you did not receive new cards and have carpenters’ medicare health coverage, please call uhc medicare solutions at (800) 758-4885.

carpenters’ short term disability

the carpenters’ weekly disability benefit, previously known as the weekly accident and sickness benefit, has been renamed for easier recognition.

the weekly disability benefit will now be referred to as short term disability. for eligibility requirements, please refer to the health & welfare summary plan description on carpdc:

www.carpdc.org/benefitServices/health&welfare
Prescription Drug Plan

Retail 90 Returns Effective January 1, 2016, all covered members and dependents will have the option of filling 90-day prescriptions at their preferred, In-Network Retail Pharmacy. This option, also referred to as Retail 90, or R90, is offered as a convenience for those who prefer using a retail pharmacies.

Express Scripts’ Home Delivery still remains the preferred, lower cost option for purchasing your maintenance medications. Please refer to the table below for your full Prescription Drug Plan Schedule of Benefits.

Testosterone Replacement Also, effective January 1st, the Plan will only cover the injectable (IM) formulation of testosterone replacement. Topical and oral testosterone medications are not covered unless the patient has first tried prescribed testosterone injections at a physician’s office without medically satisfactory results. IM is the most effective delivery of testosterone therapy and will only require administration once or twice a month.

Testosterone should only be used for FDA recognized conditions associated with a deficiency or absence of endogenous testosterone. Medical documentation will be required for exceptions. Note: Testosterone for women is not FDA approved, including but not limited to the following: KyBella, Tuzistra XR, Toujeo, Farydak, Natpara & Glumetza.

The Plan’s Prescription Drug Schedule of Benefits below represents the current benefit design plus addition of Retail 90 benefit coverage effective January 1, 2016. There are two Prescription Benefit Schedules (just as there are two Medical Benefit schedules): the Platinum Schedule and the Gold Schedule, as shown in the chart below.

<table>
<thead>
<tr>
<th>Prescription Drug Coverage</th>
<th>What the Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>RETAIL (Up to a 30-day supply per prescription purchased at a Retail Pharmacy)</td>
<td>Platinum Plan</td>
</tr>
<tr>
<td>Generic</td>
<td>10% / $50 maximum</td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35% / $75 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40% / $125 maximum</td>
</tr>
<tr>
<td>Diabetes and insulin supplies</td>
<td>10% / $50 maximum</td>
</tr>
<tr>
<td>MAIL ORDER (Up to a 90-day supply filled through Express Scripts Home Delivery)</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>10% / $100 maximum</td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35% / $150 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40% / $250 maximum</td>
</tr>
<tr>
<td>Diabetes and insulin supplies</td>
<td>10% / $100 maximum</td>
</tr>
<tr>
<td>RETAIL 90 (R90) (Up to a 90-day supply per prescription filled at a Retail Pharmacy on or after 1/1/2016)</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>10% / $125 maximum</td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35% / $200 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40% / $350 maximum</td>
</tr>
<tr>
<td>Diabetes and insulin supplies</td>
<td>10% / $125 maximum</td>
</tr>
<tr>
<td>SPECIALTY MEDICATIONS</td>
<td></td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35% / $150 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40% / $250 maximum</td>
</tr>
<tr>
<td>Drugs approved by FDA on or after 1/1/2013</td>
<td>50% / No maximum</td>
</tr>
<tr>
<td>ANNUAL MAXIMUM</td>
<td></td>
</tr>
<tr>
<td>Individual out-of-pocket maximum</td>
<td>$2,000</td>
</tr>
<tr>
<td>Family out-of-pocket maximum</td>
<td>$6,000</td>
</tr>
</tbody>
</table>
What Did You Think?

As we move forward into the holidays, our fall season of Health Fairs and Clinics seem like a thing of the distant past. Eleven wellness events were held this fall across all three states: MO, IL, and KS.

Events Summary

Flu shots and biometric screenings took place at all locations for both pre-registered and walk-in participants. Eight of our 11 events included hearing tests performed by the Center for Hearing and Speech. Mammograms were available in St. Louis through the Siteman Mammography Van.

At each health fair, Carpenters’ Benefit Plans sold Build-A-Bears, with a portion of each purchase benefiting a local charity. St. Louis raised $350 for St. Louis Children’s Hospital’s Kidstruction Week, and Kansas City raised $115 for I Love Children’s Mercy Fund. Animal rescue organizations attended each health fair and were able to raise money for their groups, as well as place their rescued pups with good, fitting families.

Children of all ages built bird houses at both the St. Louis and Kansas City Health Fairs. Even Fredbird and KC Wolf took part in building with local apprentices. Faces were painted and balloon animals were aplenty. Also at each event attendees who received an onsite biometric screening were placed in a drawing for onsite Grand Prizes. These winners are listed below.

Seven of our 11 events were held on Saturdays this fall. While this was a test run in an effort to create a “one-stop-shop” for biometric screenings at outlying locations, some of this year’s Saturday clinics will move back to their weekly meeting days to increase participation. This year we noticed that, with Man Hours on the rise, Saturday work hours were common and resulted in a number of appointment cancellations.

Prize winners from all events were raffled in November, just before Thanksgiving. This drawing included all biometric screening participants from all locations. Congratulations to all of our winners!

What would you like to see in 2016? Let us know! Send an email to thebuildernews@carpdc.org to share your ideas.

Health Fair GRAND Prize Winners

STL Health Fair Onsite Biometric Screening Prize Winners

- FIRST PRIZE Samsung 50” Smart TV: Nino Murphy
- SECOND PRIZE Sony Handycam Camcorder: Evelyn Irving
- THIRD PRIZE Asus Touch Screen Laptop: Richard Hesker

KC Health Fair Onsite Biometric Screening Prize Winners

- FIRST PRIZE Samsung 50” Smart TV: Tom King
- SECOND PRIZE Sony Handycam Camcorder: David Murphy
- THIRD PRIZE Asus Touch Screen Laptop: Brett Ward

In this Issue:

- Summary of Material Modifications - first page of this newsletter is perforated; keep this page with your SPD for reference
- Health Fairs & Clinics 2015 Recap
- Breast Health & Your Rights
- Spousal Coverage Program Reminder
- St. Louis Pension 2015 Tax Information
- MAP: Here to help
- SMG: Knee Pain?
- CBP Wellness Corner: What’s in Your Pocket?
- Benefits Paid Aug - Oct 2015
- Holiday Hours 2015
- Office Contact Information
- Member Discounts
Breast Health & Your Rights

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:


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.
Carpenters' Member Assistance Program (MAP)

The Mercy Member Assistance Program (MAP) is the Plan’s network for counseling services. Like the mental health and substance abuse network, MAP services are in-network services and payable only when you see providers in the Mercy MAP. MAP’s licensed counselors hold a minimum of a master’s degree in the counseling field.

MAP is available when life gets overwhelming. Whether you are dealing with everyday problems or major life events, Mercy MAP can help with confidential counseling, referral and support for you and your family. Mercy MAP counselors offer guidance and support and are trained to deal with a range of personal issues.

MAP counselors provide short-term counseling, generally up to six counseling sessions, as well as information and support in any of the following areas:

- Strained relationships
- Stress at work or at home
- Anger, resentment
- Budgeting and debt management
- Parenting concerns
- Addictions to things like drugs, alcohol, gambling, etc.
- Depression and anxiety

If you are covered under the Plan, services are free and confidential for you and your immediate family. If additional treatment beyond the scope of MAP is needed, your MAP counselor can assist coordinating your care through the mental health provision under your medical plan or through available community services.

To get started, you may:

1. Make the call to schedule an appointment. The person you talk to will ask basic demographic information and help you identify next steps.
2. Visit the website to submit a question electronically.
3. Email a counselor. Go to the MAP website listed below, log into Contact and submit your question.

Mercy Member Assistance Program:
(314) 729-4600 #2 or (800) 413-8008
24 hours a day - 7 days a week - 365 days a year
www.mbh-eap.com/members

Solutions for health, work and life

My Knee Pain: Is It Arthritis?

Living with Knee Pain? There are many reasons why your knee may hurt. Arthritis knee pain is just one reason why many people visit an orthopedic surgeon. Symptoms of arthritis vary depending on the person and the degree of arthritis in the joint. The most common symptoms are stiffness, pain in the joint, and swelling. Many people feel grinding or clicking in the joint especially with bending activities. Occasionally, the knee may feel unstable. Arthritis can be on one side of the joint making the leg look bow-legged or knock-kneed or it can be throughout the entire joint.

Arthritis can be caused by previous injuries to the knee or from general wear and tear over the years. Some people have a family history where parents or siblings also have knee arthritis.

A simple way to help ease arthritis pain and inflammation in the joint is to use an ice pack. Remember to protect the skin by placing a towel between you and the ice. Only use the ice pack for 15-20 minutes at a time. Over-the-counter medications, such as Advil and Aleve, also help reduce inflammation. Remember ALWAYS check with your physician before taking any new medication to be sure it doesn’t interfere with other medications you are currently taking.

Maintaining a healthy weight and avoiding activity that seems to aggravate the symptoms will also help. Exercise can be difficult with arthritis. Some people can tolerate a stationary bike, while others can only exercise in a swimming pool to take the weight off of the joint.

There are non-surgical options that Signature Orthopedic Surgeons can offer you for knee arthritis such as Cortisone injections and Visco-Supplementation injections. There are also the surgical options for knee arthritis. As always, a visit with a Signature Orthopedic Surgeon can determine which treatment option is right for you!

Not all knee pain is arthritis. To get a diagnosis and treatment plan for your knee pain, it starts with a physician visit…Signature Orthopedic Surgeons treat all knee injuries! Please visit our website, www.SignatureMedicalGroup.com, to find out about our physicians, locations and services to assist you in continuing to lead a healthy and pain free life.

Same Day Appointment Pledge
For more information or to schedule an orthopedic appointment:
Contact Gerrie Herrmann by phone at (314) 973-4585 or by email, gherrmann@signaturehealth.net.
is the season for the hustle and bustle. The holiday season is upon us...again. So soon? We prepare for the holidays, to make everything perfect, to put up our holiday decorations and put on our happy faces. No matter your beliefs, chances are this time of year is a busy one for you. The cookies are baked; the meals are prepared; presents are purchased; parties are organized.

We live in a world where our lives are fast paced. It’s hard to slow down. Near impossible really. We prepare for each day and each holiday as we need to, but so often what gets left behind is the reason for all of it. So, I ask, what’s in your pocket?

There are six - eight areas of wellness, depending on which professional organization you consult on wellness. The eight areas of wellness are (1) emotional, (2) spiritual, (3) occupational, (4) physical, (5) social, (6) intellectual, (7) financial, and (8) environmental. But each of these areas can and do overlap.

These overlapping aspects of our personal wellness are directly impacted by our pace (how fast we move and how often) and reflection (how often we stop to consider life in and around us). If you find yourself running ragged, getting sick, feeling fatigued, or just going through the motions, you are probably too busy to notice you’ve missed something very important through all of the hustle and bustle...a full life. Because, unfortunately, a busy life does not equal a full and rewarding life.

So, that brings me back to my original question: What’s in your pocket? Or, ladies, maybe yours is in your purse. What is it we carry with us everywhere we go? Our cell phones. Our “smart devices” that allow us to connect to the world 24 hours a day. Our cell phones keep us close to work, family, friends, games, social media, shopping and news shared around the world. We look down and miss what’s going on all around. While holiday shopping, watch for the children playing at the mall. Parents are often locked on their cell phones. What are they missing?

Parents: Look up and enjoy your children’s playfulness.

Have you noticed the many drivers on the roads attempting to dangerously multi-task while their vehicles move down the road at 40+ miles an hour?

Drivers: Look up and focus completely on the road ahead. One mistaken glance at your phone can result in tragedy for so many.

We all need to slow down our lives in order to really enjoy life.

Everyone: Look up and put down the cell phone more often. Turn off the TV. Look out the window. Visit a friend. Open your eyes and soak in the world around you.

During this holiday season, between holiday parties and performances, before or after the present wrapping and unwrapping, I encourage you to sit down in a cozy chair with a mug of your favorite warm beverage, breathe in the fresh winter’s air and just BE. Watch the tree lights or the fire in the fireplace. Slow your pace and reflect on the positives in your life. ‘Tis the season, right? For your health and overall well-being, remember why you celebrate the season.

Now, let’s not be ridiculous. Your phone will stay where it is, pocket or purse. For the purposes of wellness - stress reduction, life participation and reflection - give yourself the best present this holiday season. Make a goal to slow down sometimes. Put the phone away, for an hour a day or for five minutes. You will not only reap the rewards yourself, but your family and friends will too.

Happy Holidays!

Effective January 1, 2016

Walgreens Take Care Clinic is no longer an In-Network provider for any preventive services, including immunizations.

Please know that if you utilize a Walgreens Take Care Clinic for preventive services after 1/1/2016, you will pay out-of-network rates.

Important Notice!!

<table>
<thead>
<tr>
<th>Month</th>
<th>STL/KC/SOIL H&amp;W</th>
<th>STL/SOIL Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 2015</td>
<td>$10,576,096.52</td>
<td>$12,509,951.54</td>
</tr>
<tr>
<td>Sept 2015</td>
<td>$12,865,930.74</td>
<td>$12,564,989.65</td>
</tr>
<tr>
<td>Oct 2015</td>
<td>$13,338,545.80</td>
<td>$12,657,820.21</td>
</tr>
</tbody>
</table>
Benefit Office Contact Information

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 press 1 benefits@carpdc.org
Pension Office press 2 pension@carpdc.org
Employer Services press 3 estamps@carpdc.org
Safety Training press 3
Drug Testing press 3

Please remember to update your address if you have moved or updated your phone number(s). Always contact Member Services when you move or update your phone number. Should the Benefit Office need to contact you regarding your benefits or related issues, having your updated information is critical to reaching you.

Is all of your family information up-to-date?

We have a lot of members who do not have a current beneficiary on file. While most members complete this information when they first become covered members, they rarely check to make sure their information is current. Forms you should consider updating:

Beneficiary Form       Enrollment Form     HIPAA Form

Visit carpdc.org for a downloadable form to return to our office:
www.carpdc.org/BenefitServices/Forms

Special Offers for Union Members and Covered Dependents

The New Gateway Region YMCA

The YMCA of Greater St. Louis and the YMCA of Southern Illinois have joined forces to become the Gateway Region YMCA!

The Gateway Region Y has 24 locations throughout the bi-state region with branches covering St. Louis city, seven Missouri counties and six counties in Southwest Illinois. Visit www.carpdc.org/Member/Discounts for the new map of locations.

“Try the Y!” Join one of the 24 Gateway Region YMCAs between February 6 and February 19, 2016 and you will receive 100% off the joining fee and 100% off the first full month’s draft. Contact Calvin Dantley at 314.644.3100, ext. 227 or by email, calvin.dantley@gwymca.org for 2016 corporate Membership information. Don’t forget to mention the St. Louis - Kansas City Carpenters Regional Council.

Gold’s Gym, Intl, St. Louis Area

Members (and family) of the St. Louis - Kansas City Carpenters Regional Council can join Gold’s Gym for $296 (per person) for one year with NO Enrollment Fee.

This discount is only available through Carpenters’.

In order to receive this discount, you must contact Gayle Pulliam in the Carpenters’ Benefit Plans Office:

By Phone: 314.269.5523
Toll-free: 877.232.3863, ext. 5523
By email: gpulliam@carpdc.org

Participating Gold’s Gym locations:
Ballwin, Maryland Heights, Ellisville, Florissant, Hwy K, Fenton, St. Peters & O’Fallon, IL

Visit www.carpdc.org to view Member discounts from the drop down menu.