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June 2015



**Your Health &
Welfare Plan
in 2015**

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Your Health and Welfare Plan in 2015

Plan Reflection: Where Are We Now?

It's been no secret. Since 2007, times have been challenging for the Carpenters' Health and Welfare Trust Fund of St. Louis (Plan). The Plan Administrators, Board of Trustees and Plan consultants have worked hard to ensure that your Plan stays strong. Reports from the June 2015 Board of Trustees meeting show signs of recovery and rebirth. There appears to be light at the end of the tunnel. But it has come with some sacrifice to the membership.

Financial stress on the Plan began in 2007 with the Recession. Carpenters were hit hard. Man Hours dropped significantly. Membership fell over 34% in just a few short years. Thankfully, the Plan was prepared to cover members and their families for extended periods of time, even when members could not work. Benefits were paid through "reserves." Reserves are contributions in the Fund that are set aside for an economic "rainy day." The Plan's reserves are similar to how many members manage their own personal budgets by setting aside funds to cover necessary expenses when they are not employed or work is slow. In other words, when the Man Hours are up, the Plan is building up reserves; when Man Hours are down, the Plan spends reserves.

Dipping into the Plan's reserves was just the beginning of the Plan's financial stress.

The second wave of financial stress began in 2010 when the Patient Protection and Affordable Care Act, or ACA, was signed into law. The goal of the ACA was to expand public and private insurance coverage and to improve the quality and affordability of health insurance. While it is argued that there are good features of the ACA, the ACA also brought serious cost increases to the Plan.

ACA limits forced the Plan to give up its "Grandfathered Status" protection on January 1, 2014. This meant that "we could not keep

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Now Available on www.carpdc.org

Carpenters' Health & Welfare Trust Fund of St. Louis Plan Document restated January 1, 2015

Carpenters' Pension Trust Fund of St. Louis Plan Document restated May 1, 2014

CBP Wellness Spotlight: Paula's Journey

She Found Her Spark

Meet Paula. Paula works as the Lead Assistant in Employer Services, a department that serves both members and signatory employers. Paula has a story to tell, one that can inspire us all. It's a story of hard work, determination and commitment.

It's about her journey to personal wellness.

Paula began her wellness journey in December 2013, prior to the Benefit Office's annual Biggest Loser. Her uncle, just 14 years older than she was, died suddenly from a massive heart attack. He had just received a clean bill of health from his doctor. Heart conditions run in Paula's family. So Paula knew then, with the family history of heart problems, that she needed to make some healthy lifestyle changes.

Prior to the Biggest Loser and her family health scare, Paula ate what she wanted,

when she wanted. Boxed, canned, bagged, fried...back then, it didn't matter. Before her transformation, Paula was miserable with back pain, digestive issues and low energy. Today, Paula is completely focused on good health practices.

Exercise has always been a part of Paula's life, but before her transformation, she would let "life" get in the way. Now, exercise is a priority and she loves it – the little things can wait. Her heart, lungs and overall mental health are better for it. She has no more back pain and no more issues with shortness of breath. Her initial goal was to lose 50 pounds. She is not there yet, but she is committed. It's not so much about the number on the scale anymore but about the percentage of body fat. She wants to feel healthy and strong.

Paula's lifestyle changes are evident today, but since healthy living is a process, her changes started slowly, one at a time. Her first actions were to eliminate fried foods almost entirely from her diet, cut out sweets entirely and quit the soda and coffee. Then, Paula joined a boxing gym in Illinois where the trainer trains his members like professional boxers. The weight started to come off. Her boxing coach introduced her to a clean eating program and she began using the My Fitness Pal app on her

Paula's story continues with photos inside

The basic principles of clean eating:

- Eat whole foods - foods that have not been tampered with - such as fruits, veggies, whole grains, grass-fed and free-range meats, low fat dairy products, unsalted nuts and seeds
- Avoid processed foods - any food with a label - or a good rule of thumb is a list of five or less ingredients behind the word "Ingredients:" on the package
- Eliminate refined sugar and artificial sweeteners
- Eat five or six small meals a day
- Cook your own meals from scratch
- Combine protein with carbs - make sure your meals are balanced for the most satisfaction from your diet

Protecting Your Health & Welfare

Your Health & Welfare Plan in 2015

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the Plan we liked.” Removing the Plan’s “Grandfathered Status” meant the Plan was required to comply with the many changes required by the ACA. As a result, the Plan introduced Carpenters’ Platinum Plan, with 90% coverage, and Carpenters’ Gold Plan, with 80% coverage. These plans are both excellent plans. Here is a summary of the Plan’s changes as a result of the ACA’s guidelines:

1. Required coverage of all dependent children through age 26, which is 7 more years of required coverage for dependent children than the Plan previously offered, a good but costly benefit;
2. Added **Essential Benefits** (see next page), which expanded benefit coverage to include wellness physician visits with no cost to the member, for example, and removed both annual and lifetime limits to benefits;
3. Reinsurance Subsidy and Research fee, which amounted to over \$1.7 million this year. These fees provide no benefit to our Plan;
4. Prepared to avoid the ACA’s 40% “Cadillac” Excise Tax in 2018. As a Plan, we were in danger of having to pay this fee to the government for offering benefits that exceeded the ACA limits;
5. Because of these ACA guidelines, the Plan had to change our Plan benefits. This increased member deductibles, coinsurance and out-of-pocket costs.

A third wave of financial stress was introduced in 2013. Like members, employers were also affected by hard economic times.

In order to remain competitive, the Board of Trustees agreed to a three-year health and welfare rate freeze. Since Man Hours were still down, the Trustees felt it necessary to set a three – five year plan to help weather the financial storm.

Finally, another financial crisis facing the Plan is currently underway. New, break-through specialty medications are being introduced. Currently, there are three new blockbuster Hepatitis C drug therapies have been introduced. Each treatment costs anywhere from \$72,000 to over \$100,000 per patient. In the pipeline are new high cholesterol and cancer treatments. Great medical advances but coming at a great cost.

Fortunately, as of today, we have a solid Health and Welfare Plan. Investments are doing better than the three – five year Trustee rebuilding plan had projected. If the economy continues to improve and costs remain in control, your health plan is on track to improve its already strong position. Thanks to your hard work and the Trustees’ diligent efforts, we will continue *Protecting What You Build*.

Did you know that you have the ability to help keep our Health Plan financially fit? How you use health care affects your pocketbook. Did you know it affects the Plan’s as well? Refer to the articles below: [Your Choice Makes the Difference](#) to see how you can help.

Your Choice Makes the Difference: Facilities

The type of facility or physician you visit for illness or injury has a tremendous impact on cost to the Plan. Obviously, in the event of a true emergency, emergency room (ER) care and urgent care are available to you at a higher cost. In fact, the cost to the Plan is not only higher for the member but higher for the Plan. Why should you care? Remember, contributions for Health and Welfare are a part of your wage package. In order to keep the Plan’s costs down, it is extremely important to only use an ER or urgent care facility only when a true emergency

or critical health situation is at hand. If the costs to the Plan go up, either contributions have to be increased to cover the increased cost, or benefits have to be reduced to lower the cost of the Plan - or a combination of both. Choosing your place of service wisely is just one example of being a smart consumer of your Health and Welfare dollars.

A real claims comparison is included below. This comparison highlights the difference in cost for someone who seeks care for a headache.

	Billed	Allowed	Plan Paid	Member Responsibility
ER	\$4,910.00	\$1,053.00	\$803.00	\$250.00
Urgent Care	\$350.00	\$219.00	\$144.00	\$75.00
Primary Care	\$128.00	\$89.06	\$64.06	\$25.00

As you can see by the above comparison, the cost to the Plan and to the member are drastically lower when seeking care from a primary care doctor. For situations in which a headache presents itself in a non-threatening manner, a

primary care physician office visit would be preferred.

In every instance, it is always important to assess the level of care required to receive the best care for the patient at the lowest cost.

Your Choice Makes the Difference: Rx

When you require medications, ask your doctor about generic drugs. Generics are lower-priced equivalents of brand-name drugs. They’re approved by the U.S. FDA and have the same active ingredients as their brand-name equivalents. In some instances, generics are required under the Plan. With maintenance medications, there may not always be a generic equivalent to a brand-name drug, but there are often generic drugs in the same therapeutic classification that can effectively treat your condition. Please discuss these options with your doctor. Your copay, as well as the cost to the Plan, for brand-name drugs will be higher than it is for generic medications for both retail and home delivery.

Protecting Your Health & Wellness

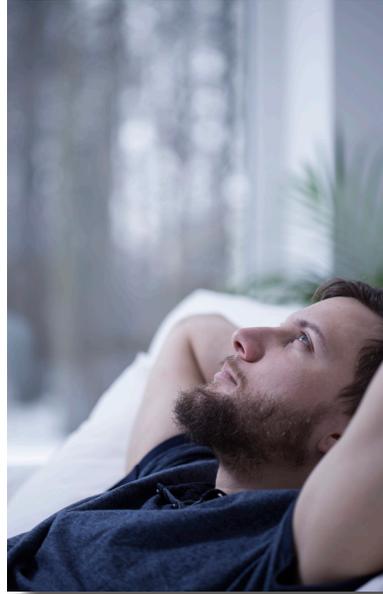
What's Below the Surface? from your Member Assistance Program

This was the 3rd morning in a row where the same man sat in front of St. Louis Bread Company, waving to people driving by. I speculated: was he just being friendly, was he lonely, or perhaps mentally ill?

Inside, the cashier was unusually rude when I told her I had to step out of line and get a bag of coffee. Was she simply aggravated with me, or was this the effect of something in her personal life rippling outward and affecting her perspective and behavior?

On the way to work, a driver cut me off and shouted expletives while I drove the speed limit. Then, my fellow coworker bit my head off "for no reason" as soon as I got to work this morning. What's going on? I just don't know.

What we do know is that people do carry a range of burdens, displaying their pain in many different ways. Can you think of a time when you were dealing with a tragedy, or were



suffering from enormous stress? What did it look like to your family and friends, or even to strangers who cross your path?

Life is often difficult. Many times it is hard to share how deep the hurt is – so we drink too much, suffer silently, detach ourselves, take it out on others, or simply "lose it." If you or someone you love can relate to any of these scenarios, consider calling Carpenters' **Member Assistance Program (MAP)**. Did you know a counselor will meet with you confidentially to help you "push through" and help you return to your old self again? Help from someone who can help objectively is only a phone call away.

MAP: (314) 729-4600 #2 or (800) 413-8008



Same Day Appointment Pledge

Living with Pain? Signature Medical Group has the answers, options and results. Signature physicians will help you live a pain-free life while maintaining the highest level of health care.

With multiple orthopedic locations in the St. Louis, St. Charles and the Kansas areas while providing you with a **same day appointment pledge**, Signature physicians are leading the way to a healthier community. Signature also offers MRI and x-ray services, nutrition services and pediatric orthopedics all designed to meet

your family needs. 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.

For more information or to schedule an orthopedic appointment: Contact Gerrie Herrmann by phone at **(314) 973-4585** or by email ggherrmann@signaturehealth.net

ACA Essential Benefits www.obamacarefacts.com

Ten Essential Health Benefits must be offered at no dollar limits on every plan under the Affordable Care Act (ACA). In general, Essential Health Benefits are the types of care you need to prevent and treat sickness and do not include "non-essential treatments." These benefits were included in our Plan effective January 1, 2014.

While some are of great benefit, these benefits do come as an added cost to the Plan.

These benefits include (*an asterisk (*) refers to benefits added/changed in January 2014*):

1. Outpatient care
2. Emergency Services*
3. Inpatient care (hospital)
4. Maternity and newborn care*
5. Mental health services and addiction treatment
6. Prescription Drugs*
7. Rehabilitative services and devices
8. Laboratory services
9. Preventive*, wellness services* and chronic disease treatment
10. Pediatric services*

Protecting Your Benefits

Benefits Paid February 2015 - April 2015

Month	STL/KC/SOIL H&W	STL/SOIL Pension
Feb 2015	\$5,842,489.81	\$12,224,716.93
Mar 2015	\$12,736,113.37	\$12,373,728.34
Apr 2015	\$12,922,928.96	\$12,336,139.02

CBP Wellness Spotlight: Paula's Journey

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phone to track her food and exercise each day. The process became her new lifestyle, not a diet, but a new way to approach her life.

Today, Paula feels energized. She says she had tried diets before as a way to lose weight. Diets only made her hungry, as if she was starving herself, and left her no energy for exercise. As most Americans do, Paula "learned the hard way" that losing weight doesn't mean dieting. It means eating foods that come from the earth, like fruits, vegetables, nuts, seeds and whole grains. It means keeping meat and dairy to a minimum. She makes sure that the meat she does eat is grilled, not fried. When she cooks, she uses olive or coconut oil.

Paula has also learned that water is an important factor in losing weight. It keeps your body hydrated and your skin and digestive system healthy.

So what keeps Paula motivated?

Paula's journey was never about winning the Biggest Loser. It has

always been about her end goal - her commitment to health, feeling better and living a long, healthy life that keeps her going. As Paula said, "I want to live, so I want to lose this weight!"

Paula's story should be an inspiration to us all. Each individual needs his/her own personal spark to start his/her wellness journey. Paula found her "spark" that started her on her journey. We are all on a journey. If your journey is toward better health, our recommendation is to "find your spark." Your spark will probably not be the same as Paula's, but your result could be just as inspirational.



Possible "sparks" might include:

- a health scare - yours or someone else's
- family
- friends
- feeling good (this encompasses so many things: physical, emotional, social, etc)
- the desire to have more energy through the day
- being able to physically keep up with your children or grandchildren
- sleeping better at night
- incentive of that "treat" when you reach your goals
- the challenge: friendly competition among friends/co-workers/even family
- ridding yourself of depression or anxiety
- giving yourself goals or motivation
- physical strength

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

VACATION BENEFIT REDEMPTION REMINDER

Electronic Vacation Benefit Redemption began on carpdc.org on Wednesday, May 27, 2015 for participants who earned Vacation benefits in the 2015 Plan Year (May 1, 2014 - April 30, 2015).

Online Vacation Benefit Redemption requires you to have a carpdc.org account. Accounts are available to participants only. Refer to the FAQ on www.carpdc.org/BenefitServices for directions on setting up your personal carpdc.org account.

For questions regarding the Vacation Benefit Redemption process, setting up a personal email account or personal www.carpdc.org account, please call Member Services.

CDC MANDATORY ANNUAL 8-HOUR SAFETY TRAINING

Remember, the Carpenters' District Council of Greater St. Louis & Vicinity requires all active members to first obtain their respective 10-hour OSHA Safety Course qualification. Upon completion of the 10-Hour OSHA, all active members must then complete the mandatory 8 hours of approved safety training per year. This 8-hour Safety Training must be completed before May 1st each year.

Please visit the [carpdc](http://carpdc.org) website for more information on approved Safety Courses. Member training records may also be accessed from the website once logged in to the member's [carpdc](http://carpdc.org) account.

June is Fireworks Safety Month

Fireworks go with the Fourth of July like ice cream goes with birthday cake. Fireworks just naturally come to mind when we think of our Independence Day celebrations. Whether you plan to light fireworks yourself or go to a formal presentation at a park near you, it is always important to know how to keep yourself and others around you safe when it comes to fireworks.

Do you know firework safety? The National Council on Fireworks Safety shares their **Recommended Safety Tips** on www.fireworkssafety.org. We encourage you to check them out.

However you choose to celebrate our country's Independence Day, the Carpenters' Benefit Plans Office would like to wish you to

Have a Fun, Safe & Happy Fourth of July!



PHONE NUMBERS & ADDRESSES

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.

Upcoming Events

Summer 2015	2015 Health & Welfare SPDs will be mailed
September 7 th	Carpenters' Union Day at Busch Stadium
September 7 th	Carpenters' Union Night at the K
September 19 th	St. Louis Health Fair @ Busch Stadium
October 10 th	Kansas City Health Fair @ Kauffman Stadium
Sept 26 th - Oct 24 th	Series of Outlying Health Clinics <i>refer to carpdc.org for details</i>

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
Estamp Services	press 3	estamps@carpdc.org
Safety Training	press 3	
Drug Testing	press 3	

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

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 July 18 and August 1, 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 Calvin Dantley at 314.644.3100, ext. 227 or by email, cdantley@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.



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, 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 Michelle Millican at 816.360.3398 or by email at michellemillican@kansascityymca.org.

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