Does Eating Healthy Have to Break the Bank?

Refer to the Wellness Spotlight inside.
A Member’s Testimonial

Michael Kaufman, Member of Carpenters’ Local 97, was a lucky raffle winner at the St. Louis Health Fair. His prize? Up to $1,000 toward hearing aids as a result of his hearing test at the St. Louis Health Fair. Kansas City Health Fair’s hearing aid reimbursement raffle winner was Barbara Betsworth.

To be entered in the raffle, members had to have a biometric screening [blood work performed to help members identify possible health issues at an early stage], undergo a hearing test by the Center for Hearing and Speech at the Health Fair and, upon evaluation, also qualify for hearing aids based on the hearing test results.

All test results were released to the Carpenters’ Health and Welfare Trust Fund of St. Louis (Plan) two (2) weeks after the respective Health Fair, so the Plan could notify participants of their results.

Kaufman’s name was drawn as a winner of the raffle late in October. Betsworth’s name was drawn in late November.

Based on his preliminary hearing test at the St. Louis Health Fair, Kaufman followed up with a Hearing and Audiology provider closer to his home for further testing. He was then fitted for two (2) hearing aids. Kaufman paid the $1,900 bill for his hearing aids in full, then submitted the paid-in-full invoice to the Plan. He was reimbursed his $1,000 raffle prize. That means Kaufman paid just $900 out-of-pocket for his hearing aids. (There is currently no hearing aid benefit in the Plan for Active Members who are not Eligible for Medicare.)

Michael Kaufman shares his story:

Before my hearing aids, my wife would talk to me and I wouldn’t hear her fully. We laughed about my “selective hearing.” I noticed I would ask people to repeat themselves because I couldn’t hear them. It was particularly hard for me to hear higher tones, like women’s voices. My hearing loss is in the range of higher tones, so now that makes sense.

Kaufman’s story continues inside

Tax Needs Fulfilled With Just A Few Clicks

Dues Check-off & Market Recovery

Available on carpdc.org!

You no longer have to call Carpenters’ Member Services to collect your dues and market recovery information required to file your taxes.

Once you have a personal carpdc.org account set up, simply Log In, then go to the Members drop-down option from the top menu bar.

Select Estamp Receipts Report.

Then click on Run Another Report.

For Report Type, select Union Deductions Report. Select 2014 for Calendar Year.

You may use this information for filing your 2014 taxes and print this page for your tax records.

Protecting Your Vacation Benefits

Vacation Benefit Redemption 2015

Electronic Vacation Benefit statements will be available on carpdc.org beginning Tuesday, May 26, 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.

To authorize your Vacation benefits beginning May 26th, you must first log in on www.carpdc.org. After logging in, click on the black Vacation Benefit Redemption button located on the right side of the Home Page. Simply click on this button and you will be taken through the steps to authorize your Vacation Benefits for payment.

Once you have set up your personal account and have authorized your Vacation benefits, your Vacation 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 two other options for processing available:

1. There are often computers available for public use at public libraries.

2. Manual Benefit processing will be available beginning May 26th for an additional fee. Manual Benefit processing allows a Benefits’ Office staff member to authorize your Vacation benefits on your behalf and is available 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 account, please call Member Services.
Monitored Crops are suspected or known incidences of GMO contamination.

Still confused on how to shop? Included below are easy to reference lists of how to best purchase safe foods. There’s not always a need to buy organic or non-GMO foods. The **Clean 15** list includes foods are not threatened by unsafe insecticides and pesticides. For these foods, it’s okay to purchase the “un-labeled,” usually less costly option. Foods included in the **Dirty Dozen (Plus)** list should be purchased as the organic option and known **GMO Products** should be purchased as Non-GMO Project Verified (or Certified Organic).

According to GMO Awareness, buying organic is usually GMO free. In other words, if you purchase foods that are **100% Organic**, **Certified Organic** and **USDA Organic**-labeled, this is usually the easiest way to identify and avoid genetically modified ingredients. Unfortunately, there are loopholes. For more information on these loopholes and GMO products, visit [http://gmo-awareness.com/2011/05/05/is-organic-always-gmo-free/](http://gmo-awareness.com/2011/05/05/is-organic-always-gmo-free/).

### References:
- [http://www.epa.gov/pesticides/food/organics.htm](http://www.epa.gov/pesticides/food/organics.htm)
- [http://www.nongmoproject.org/learn-more/understanding-our-seal/](http://www.nongmoproject.org/learn-more/understanding-our-seal/)
- [http://gmo-awareness.com/2011/05/05/is-organic-always-gmo-free/](http://gmo-awareness.com/2011/05/05/is-organic-always-gmo-free/)
Normal Worry - What Does It Look Like?  From your Member Assistance Program

Most of us worry...or have worries. How does the average person know if their worry is normal or if it is part of an anxiety disorder known as “Generalized Anxiety Disorder?”

Here are a few differences:

<table>
<thead>
<tr>
<th>Normal Worry</th>
<th>Generalized Anxiety Disorder</th>
</tr>
</thead>
<tbody>
<tr>
<td>You have a reason to worry</td>
<td>You have no clear reason to worry</td>
</tr>
<tr>
<td>You are able to set your worries aside</td>
<td>You are preoccupied with your worries; you feel out of control</td>
</tr>
<tr>
<td>Doesn't interfere with your quality of life</td>
<td>Quality of life is affected, overall enjoyment is less frequent</td>
</tr>
<tr>
<td>Mild discomfort for short period of time</td>
<td>Moderate to severe discomfort for much of the day; discomfort is persistent for up to six (6) months</td>
</tr>
<tr>
<td>No major physical or psychological symptoms</td>
<td>Have at least three (3) physical or psychological symptoms, such as inability to sleep, tense muscles, irritability, heart palpitations</td>
</tr>
</tbody>
</table>

This is just a sample of differences, but experts say that anxiety is one of the most common mental health conditions, affecting more than 40 million people in the United States alone.

There are a range of specific anxiety conditions – all of which can be effectively treated. So take a minute to think about your worries, and determine if it is time to consult a doctor or professional.

The Member Assistance Program is a good place to start – free consultation with a licensed mental health professional for yourself or family member.

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

Weekly Accident and Sickness Benefits Available

Insured Members: Did you know the Carpenters’ Health & Welfare Trust Fund of St. Louis offers a Weekly Accident and Sickness Benefit?

If a non-work related injury or illness puts you out of work for an extended period of time, this benefit is offered by the Plan to help off-set the impact of your inability to work. (Please note: there is a seven day waiting period for Weekly Accident and Sickness Benefit due to illness.)

In order to receive this $300.00 benefit weekly during your extended illness or injury, you and your treating physician will need to complete the Weekly Accident and Sickness Form. The form needs to be completed and mailed or faxed to the Disability Department as follows.

By mail:
Carpenters’ Disability Department
1401 Hampton Ave
St. Louis, MO 63139

or by fax: (314) 678-1111

There are a few exceptions to Weekly Accident and Sickness eligibility. You will not be eligible for these benefits if your situation falls meets any of the following criteria:

- Your injury/illness is work related;
- Your injury/illness results from a third party, unless you have fully complied with the subrogation and reimbursement provision of this plan;
- You are currently collecting unemployment.

The Weekly Accident and Sickness Form may be found online at www.carpdc.org/BenefitServices/forms, under the Health and Welfare tab.

Still have questions? Call or email Carpenters’ Member Services.
How does the new Pension Law effect my St. Louis Carpenters’ Pension Plan?

You’ve probably heard recent reports in the news about a new law that will impact Multiemployer Defined Benefit Pension Plans like the Carpenters’ Pension Trust Fund of St. Louis (St. Louis Plan). We want to give you a brief summary of what this law means to you.

The Multiemployer Pension Reform Act of 2014 (MEPRA) was passed by congress and signed into law by President Obama in late 2014. MEPRA becomes effective for plan years beginning on or after January 1, 2015.

Most provisions of MEPRA are focused on helping pension plans that are in serious financial distress. Fortunately, the St. Louis Plan is considered a very healthy Green Zone plan, so much of the law does apply not to the Plan today. This is very important: The St. Louis Plan is has a funded percentage of 90.8%, which makes it one of the healthiest multiemployer pension plans in the country.

There are two main provisions of MEPRA that affect the St. Louis Plan today. First, this law makes the Pension Protection Act of 2006 (PPA) permanent. The PPA was scheduled to expire on 12/31/2014 if nothing was done to prevent that. Second, an insurance premium to the “Pension Benefit Guaranty Corporation (PBGC)” was increased. Every defined benefit pension plan, whether healthy or troubled, pays an annual premium to the PBGC.

In return, the PBGC provides a minimal safety net for participants of pension plans that ultimately fail. The premium was $12.00 per participant per year, but under MEPRA it is increasing to $26.00 per participant per year. This means the annual premium the St. Louis Plan pays will increase from $262,000 to approximately $568,000 this year.

The provisions of MEPRA that have received the most media attention don’t apply to the St. Louis Plan today. These provisions of the law are designed to help deeply troubled pension plans. A deeply troubled plan is considered to be a critical status plan that is also in declining status. To be in declining status, a critical plan is also projected to become insolvent within the next 15 to 20 years. MEPRA gives trustees of these critical and declining status pension plans added tools to help salvage the best possible retirement outcome for their participants.

The MEPRA legislative language can be accessed on the House Education and the Workforce Committee’s website at https://www.congress.gov/bill/113th-congress/house-bill/83/text.

Footnote about Red Zone, Yellow Zone, and Green Zone funded status:
Under the Pension Protection Act of 2006 (PPA 06), a pension plan is generally considered to be in “critical” status (Red Zone) if the funded percentage is less than 65 percent. A plan is in “endangered” status (Yellow Zone) if the funded percentage is less than 80 percent. A Green Zone plan is a plan whose funded percentage is 80 percent or higher. The St. Louis Plan is in the Green Zone.

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Save The Dates..Health Fairs 2015

St. Louis
Saturday, September 19, 2015
@ Busch Stadium,
Home of the St. Louis Cardinals
Includes Hearing Screening Van & the St. Luke’s Mammogram Van

Kansas City
Saturday, October 11, 2015
@ Kauffman Stadium,
Home of the Kansas City Royals
Includes Hearing Screening Van (KC does not have a Mammogram Van)

“The Carpenters’ Health Fair Changed My Life” continued from page 1

Before, I didn’t notice that I had problems functioning in daily life. I guess I made it work with the hearing I had. I decided to have my hearing checked at the Health Fair just to see how the results came back. I knew I was lacking, but until the Health Fair, I never made my hearing a priority.

The first “new” sounds I heard after receiving my hearing aids were voices down the hall while still in the audiologist’s office. I hadn’t realized I hadn’t been hearing distant sounds. I think the most noticeable change I have experienced since receiving my hearing aids is the sound of the outdoors. My wife and I love to be outside and are now able to enjoy the outside more. The hearing aids have allowed me to enjoy sounds I missed before.

I can’t wear my hearing aids while I work or the sounds are just too loud. The noises on the job site will cause more damage to my hearing. I still have to tell the guys I work with to speak up. It seems that the level of sound I was used to before is now more difficult to hear. But when I wear the hearing aids, it makes it much easier.

While hearing aids improve way of life and what can be heard, they cannot improve actual hearing ability. Hearing aids are able to amplify sound so that it can be heard by the hearing impaired. Unfortunately, once hearing is lost, it cannot be repaired. For this reason, the Carpenters’ District Council of Greater St. Louis & Vicinity requires OSHA training for members and contractors. OSHA requires union contractors to administer a continuing, effective hearing conservation program whenever employee exposures are at or above an eight hour time-weighted average (TWA) of 85 dBA, or a dose of 50 percent. This program is in place to preserve the hearing of our actively working membership.

References:
Michael Kaufman interview
https://www.osha.gov/dts/osta/otm/noise/hcp/
http://conservationhearing.hearing-speechstlouis.org/
Summary Annual Report for CARPENTERS HEALTH & WELFARE TRUST FUND OF ST. LOUIS

This is a summary of the annual report for the CARPENTERS HEALTH & WELFARE TRUST FUND OF ST. LOUIS, (Employer Identification No. 43-1622970, Plan No. 501) for the period May 1, 2013 to April 30, 2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT
The value of plan assets, after subtracting liabilities of the plan, was $199,208,835 as of April 30, 2014 compared to $112,541,639 as of May 1, 2013. During the plan year the plan experienced an increase in its net assets of $86,667,196. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of $186,946,935. This income included employer contributions of $147,085,079, employee contributions of $29,919,796, realized gains of $6,548,499 from the sale of assets and earnings from investments of $3,112,973. Plan expenses were $175,459,432. These expenses included employer contributions of $147,085,079, employee contributions of $29,919,796, realized gains of $6,548,499 from the sale of assets and earnings from investments of $3,112,973. Plan expenses were $175,459,432. These expenses included $7,737,862 in administrative expenses and $167,721,570 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION
You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:
1. An accountant’s report;
2. Assets held for investment;
3. Transactions in excess of 5 percent of the plan assets; and
4. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Trustees of Carpenters Benefit Plans of St. Louis
1401 Hampton Avenue
St. Louis, MO
43-1622970 (Employer Identification Number)
(314) 644-4800
or the Plan Administrator
You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes; a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.
You also have the legally protected right to examine the annual report at the main office of the plan:
Trustees of Carpenters Benefit Plans of St. Louis
1401 Hampton Avenue
St. Louis, MO 63139

Need to contact the Benefits’ Office? We are just a phone call or email away.
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 carpdc Benefit Forms page can assist you!
Visit carpdc for a downloadable form to return to our office: www.carpdc.org/BenefitServices/Forms

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 puliam in the Carpenters’ Benefit Plans Office:
By phone: 314.644.4802, ext. 5523 Toll-free: 877.232.3863, ext. 5523 By email: gpuliama@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 April 18 and May 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.

Log in on www.carpdc.org to view Member discounts from the drop down menu.