

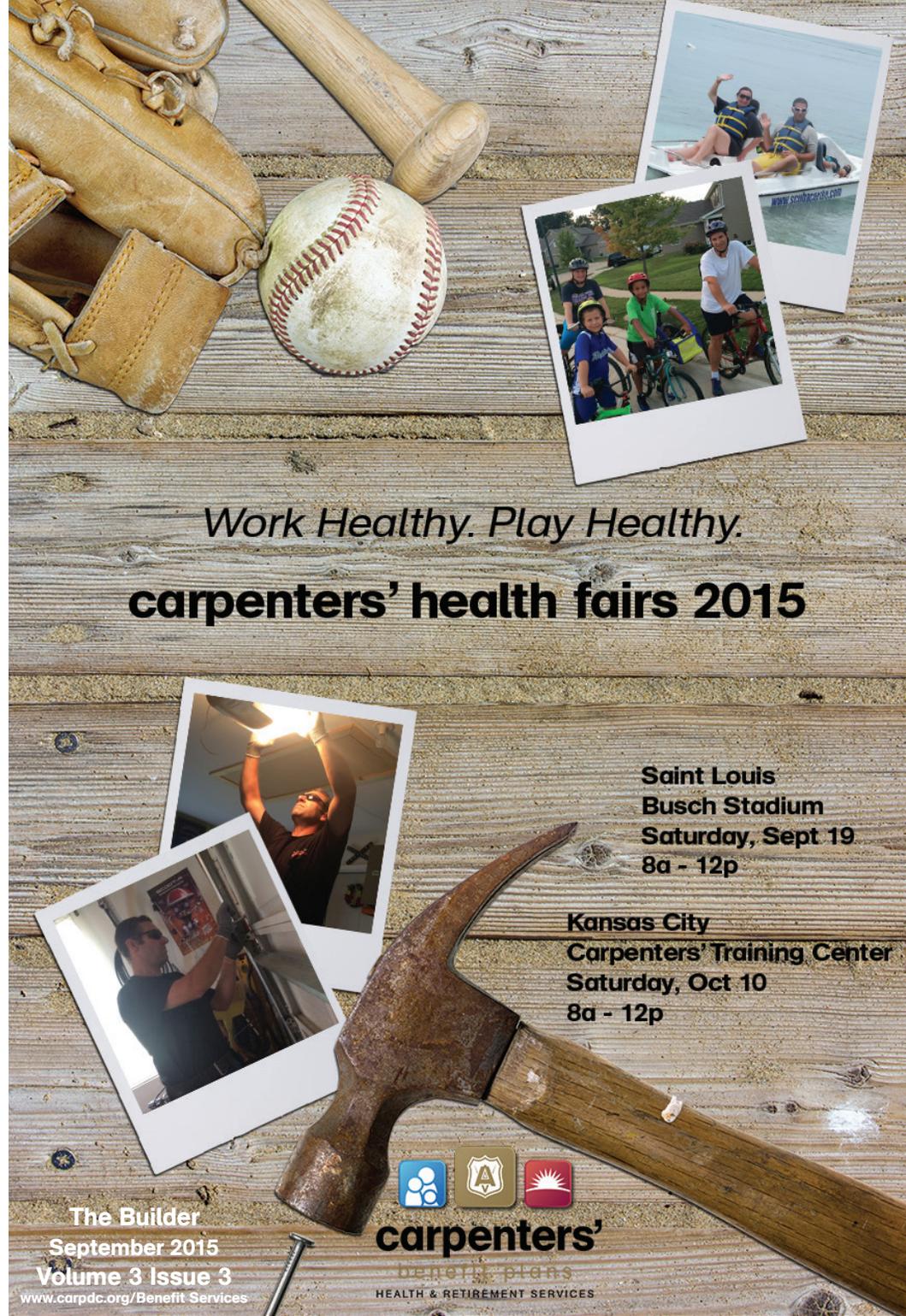


**carpenters'**  
benefit plans  
HEALTH & RETIREMENT SERVICES

1419 Hampton Ave  
St Louis, MO 63139

Last Minute Addition to the  
Kansas City Health Fair!  
KC Wolf, 9a - 10a!

*Extraordinary service. Driving Innovation. Deep commitment.  
Delivering the best benefits to the most members for as long as possible.*



*Work Healthy. Play Healthy.*  
**carpenters' health fairs 2015**

**Saint Louis**  
Busch Stadium  
Saturday, Sept 19  
8a - 12p

**Kansas City**  
Carpenters' Training Center  
Saturday, Oct 10  
8a - 12p

The Builder  
September 2015  
Volume 3 Issue 3  
[www.carpdc.org/Benefit Services](http://www.carpdc.org/Benefit Services)



**carpenters'**  
benefit plans  
HEALTH & RETIREMENT SERVICES

**New 2016 Health & Welfare Benefit Enhancements Inside**



## All Events

Carpenters' Health & Welfare (Plan) is offering free health screenings and flu shots again this fall in 14 separate events. We are confident that **Healthy** in **Work** and in **Play** is the best way to live a happy and full life, so naturally, it is in our best intentions to play our part in helping you and your family remain in the best of health. When you are aware of your health risks, such as high blood pressure, high cholesterol, and/or high glucose (blood sugar), you are in a better position to prevent future problems and/or get treatment for existing problems early. This is what is referred to as *wellness*: maintaining the best of health and preventing illness.

### Biometric Screenings

In our effort to make the biometric screening process easier for you this year, we have moved some of our larger clinics to Saturdays to allow for more onsite biometric screenings.

You will prepare for your **Saturday Health Fairs & Clinic** biometric screenings by fasting for 8-12 hours, with no food or drink (other than water) prior to your scheduled screening.

For biometric screenings at **evening Health Clinics**, you are not required to fast. You will have your measurements taken at the health clinic, but you will be given a requisition (lab order) by Quest to have your blood drawn at a Quest Diagnostics of your choice, when you have had the opportunity to fast for 8-12 hours.

The biometric screening will include:

- A personal Health Risk Assessment (HRA) form - *This form can be downloaded from [www.carpdc.org/BenefitServices/Forms](http://www.carpdc.org/BenefitServices/Forms), select the Health & Welfare tab.*
- Physical measurements for height, weight, wrist, waist and hips
- Blood pressure
- An 8-12 hour "fasted" blood draw which will be tested for:
  - Total cholesterol, HDL and LDL (fats found in the blood)
  - Triglycerides (fatty substances found in the blood)
  - Glucose (sugar found in the blood)
  - Nicotine (present in the blood of tobacco users and those routinely exposed to second-hand smoke)
  - Various liver function test (the liver filters harmful substances from the blood, such as alcohol)
  - PSA for men aged 50 or over (prostate screening)

### Flu Shots

Influenza, the "flu," is caused by a virus that spreads from infected persons to the nose or throat of others. Anyone who doesn't want the flu is recommended to get the vaccine; however, individuals at particular risk of infection include:

- Everyone aged 50+
- Anyone who has or is at risk for chronic diseases such as kidney disease, lung disease, high blood pressure and diabetes
- Anyone with a weakened immune system
- Those in close contact of people at risk of serious flu, such as caregivers, those in dormitories, those who travel and pregnant women in their 3<sup>rd</sup> trimester.

### Hearing Screenings *Select Locations*

Your quality of life is extremely important. Working in an industry that is filled with loud tools and machinery, Noise Induced Hearing Loss is extremely common if the correct measures are not taken to prevent it. Reduction in hearing often leads to a frustrating and more dependent lifestyle. Why get a hearing screening?

- It's a free, convenient and confidential screening that will determine if you suffer from hearing loss.
- Establishing a baseline if you work in a noisy environment is critical. Hearing loss can be prevented, but it can not be improved without aids once hearing is impaired. After the baseline test, you should then be tested every year to check for hearing loss. If loss is significant, you will may be fitted with hearing protection and trained in its use.
- Hearing loss can also be a result of age and other environmental noises, such as woodworking, rock concerts, car races, or even as impulse noises such as gunfire while hunting. In all cases, a hearing screening will help you determine whether you might benefit from hearing aids.

Any member or dependent who has a hearing test *and* has a biometric screening at one of the Health Fairs or Clinics will be entered in a grand prize drawing to win one of two options for up to \$1,000 for hearing aid reimbursements. To receive the reimbursement, your hearing test must indicate that you would benefit from hearing aids.

### Mammograms *St. Louis Health Fair Only\**

*\*There are currently no mobile mammography units in the Kansas City area.*

Siteman Cancer Center Mammography Van will be at the St. Louis Health Fair, parked in Ballpark Village parking lot from 8a - 2p. Call (314) 747-7222 or (800) 600-3606 to schedule an appointment. If you have had prior mammograms at other facilities - no worries. Women will not need to bring prior mammograms to this screening, they will simply sign a release to allow Siteman to retrieve the prior results directly for comparison.

The American Cancer Society recommends annual screening mammograms for women beginning at age 40. However, a strong family history of breast cancer or other risk factors, such as a personal history of ovarian cancer or Hodgkin's disease or a prior breast biopsy that showed high risk, may cause a woman to begin screening at an earlier age. Such individuals should check with their healthcare providers.

The Siteman Cancer Center Mammography Van will perform screening mammograms for women without a written note from their physician if they meet the criteria below:

- Ages 40 years or older
- No mammograms in the past 12 months
- No signs or symptoms of breast cancer (ex, lumps or dimpling)
- No breast implants
- No histories of breast cancer
- No current pregnancies

Women ages 35 - 39 must have a doctor's written request to be screened on the van.

# Health Fairs & Clinics 2015

Work Healthy. Play Healthy.

## Health Fairs

### Saint Louis, MO

Saturday, September 19, 8a - 12p

St. Louis Cardinals' Busch Stadium\*

700 Clark Avenue, 63102

*\*FREE parking in Ballpark Village parking lot!*

We've moved our St. Louis Health Fair to Busch Stadium this year. We want to ensure you that parking will not be a problem. Park in the Ballpark Village parking lot, located across Clark Street from Busch Stadium. When leaving the health fair, Cardinals' staff will give you a free parking pass which will cover your parking during your stay at Busch Stadium.

The stadium is handicap accessible. There will be fun activities for all ages including, but not limited to:

- Fredbird, 8a - 9a
- Stadium tours beginning at 9 am, offered every half hour
- Bird house building with St. Louis CJAP
- Gateway Pet Guardians pet rescue
- Face painting
- Balloon animals
- Team Fredbird
- Bears-to-Build for \$15, *cash only*, a portion will go to St. Louis Children's Hospital's KIDstruction Week
- Games
- Delta Dental's Dental Wizard & Plaque Man
- Door Prizes

### Kansas City, MO:

Saturday, October 10, 8a - 12p

Carpenters' Kansas City Training Center

8955 E 38th Terrace, 64129

Our Kansas City Health Fair will be a new adventure for all of us this year at the new Carpenters' Kansas City Training Center! Since the Kansas City Royals are doing so well in their regular season, Kauffman is unavailable for outside events (like ours) in the October and early November post-season. For this reason, we have moved our health fair across the highway to our brand new Carpenters' Training Center. What better way to showcase it's many features, including the District Council and Benefit offices, shops and meeting spaces?

The new building is beautiful; come find out firsthand. There will be activities for everyone to stay busy and have fun!

- Kansas City Chief's KC Wolf, 9a - 10a
- Training Center tours beginning at 9 am
- Bird house building with Kansas City CJAP
- Face painting
- Balloon animals
- Royal's KCrew
- Bears-to-Build for \$15, *cash only*, a portion will go to I Love Childrens' Mercy Fund
- Inflatabilities Combo Bounce House
- Games
- Delta Dental's Dental Wizard
- Door Prizes

August 2014



## Health Fairs & Clinics Spotlight

*(from the cover)* Meet Zack Summers

Member Local 32

He **works healthy** and he **plays healthy**. Zack Summers *is* healthy. But he hasn't always been that way. Since August 2014, Zack Summers has been on a journey to better health. How do we know? He joined Gold's Gym...so we called him to check out his story.

Zack's path to fitness is simple. He eats simply; he sticks with a small breakfast and turkey sandwich with mustard and fruit for lunch. Zack eats a healthy dinner with lots of veggies and lean meat. He has a strict rule regarding no fast food at any time.

For exercise, Zack walks at least 3-4 nights a week around where he lives, just a few miles each trip. He also lifts weights for necessary resistance training. Zack's resistance training varies on how heavy his load was at work that day, but he will do different reps until fatigued. Zack's goals? He said the most important thing for to him to do is to stay active, whether it is riding a bike, fielding balls with the kids, or going to Gold's Gym. His foundation? To stay active at **work** and at **play**.



August 2015



## Outlying Health Clinics

Our outlying clinics grew from our first series of health fairs and clinics to our second (last year). With this in mind, we have made great efforts to expand our clinics where member interest is strong. At our larger locations, we met and determined which locations might benefit moving their health clinic to Saturday. It is our intention to create an easy process for members to stay well. Since biometric screenings require fasting for 8 hours, moving select larger clinics to Saturday seemed the perfect option to make things

easier. Upon deliberation, we chose to keep some health clinics on their meeting days for greater member turnout.

While not every outlying health clinic moved to Saturday, all locations will offer biometric screenings and flu shots. Select locations will offer the Center for Hearing and Speech Hearing Van. Refer to the table below for a list of all of our fall Health Fairs and Clinics.

### Health Fairs & Clinics

Clinic Date	Week Day	Time	Location	Local(s)
Sept 19 <sup>th</sup>	Saturday	8a - 12p	St. Louis Health Fair @ Busch Stadium, 700 Clark Ave, 63102	St. Louis area
Sept 26 <sup>th</sup>	Saturday	8a - 11a	Carpenters' Local 664, 277 E Madison, Wood River, IL 62095	664
Oct 1 <sup>st</sup>	Thursday	5p <i>prior to local mtg</i>	Carpenters' Training Ctr, 8405 E Kellogg Dr, Wichita, KS 67207	201
Oct 2 <sup>nd</sup>	Friday	7p <i>prior to local mtg</i>	Cape Girardeau DC, 815 Enterprise Dr, Cape Girardeau, MO 63703	1770
Oct 3 <sup>rd</sup>	Saturday	8a - 11a	SW IL Carpenters' Local 662, 800 S State St, Freeburg, IL 62243	662
Oct 3 <sup>rd</sup>	Saturday	8a - 11a	Carpenters' Hall Local 2214, 1329 YMCA Dr, Festus, MO 63028	1795/2030/2214
Oct 5 <sup>th</sup>	Monday	6:30p <i>prior to local mtg</i>	Carpenters' Local 1008, 115 S 4th St, Louisiana, MO 63353	1008
Oct 8 <sup>th</sup>	Thursday	5p <i>prior to local mtg</i>	Carpenters' Training Ctr, 5218 Business 50 West, Jeff City, MO 65109	945/1925
Oct 10 <sup>th</sup>	Saturday	8a - 12p	Kansas City Health Fair @ Carpenters' Trng Ctr, 8955 E 38th Terr, 64129	Kansas City area
Oct 14 <sup>th</sup>	Wednesday	6p <i>prior to local mtg</i>	Carpenters' Local 638, 3309 Water Tower Rd, Marion, IL 62959	638/640
Oct 17 <sup>th</sup>	Saturday	8a - 11a	Carpenters' Local 311, 719 <sup>1/2</sup> S Main St, Joplin, MO 64801	311
Oct 17 <sup>th</sup>	Saturday	8a - 11a	Carpenters' Training Ctr, 4639 W Pfeiffer Ct, Springfield, MO 65803	978
Oct 21 <sup>st</sup>	Wednesday	6p <i>prior to local mtg</i>	Knights of Columbus, 1121 Columbus Ln, Washington, MO 63090	1839
Oct 24 <sup>th</sup>	Saturday	8a - 11a	Larry Elms' Training Ctr, 755 Parr Rd, Wentzville, MO 63385	32

- ⇒ Denotes Health Fair: includes onsite biometric screenings, flu shots and Center for Hearing & Speech Hearing Van (Siteman Cancer Center Mammography Van, St. Louis only)
- ⇒ Indicates Center for Hearing & Speech Hearing Van will be present
- ⇒ All **Saturday events** will include **onsite** biometric screenings - fasting required (nothing to eat or drink other than water and/or black coffee within 8 hours of blood draw) and flu shots
- ⇒ All **evening clinics** will include flu shots and measurements for biometric screenings (no fasting prior to the clinic)- Quest Diagnostics "requisitions" will be given so blood may be drawn at a Quest near you after 8 hours of fasting

*Refer to [carpdc.org](http://carpdc.org) to sign up or for more details on each event*

## Health Fair GRAND Prizes

### Health Fair Onsite Biometric Screening Participants...

will be entered in an onsite raffle drawing (at health fair) to win:

- FIRST PRIZE: Samsung 50" Class - LED - 2160p - Smart TV
- SECOND PRIZE: Sony Handycam Digital Camcorder
- THIRD PRIZE: Asus - Flip 2-in-1 13.3" Touch Screen Laptop

### Health Fair Attendance Raffle Prizes

- T-shirts
- Miscellaneous Vendor prizes

## All Event Prizes

### All Biometric Screening Participants...

will be entered in a raffle drawing *once all events have been completed* to win:

- FIRST PRIZE: Apple iPad mini 2 with Wi-Fi, 16GB
- SECOND PRIZE: Samsung - 11.6" Chromebook 2, 2MB
- THIRD PRIZE: \$100 Visa Gift Card
- FOURTH PRIZE: \$50 Visa Gift Card

# Protecting Your Health & Welfare Benefits

## Health & Welfare Benefit Enhancements Approved Effective January 2016

### Prescription Drug Plan



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 is still remains the preferred, lower cost option for purchasing your maintenance medications. Please refer to the opposite page of this Builder for your full Prescription Drug Plan Schedule of Benefits.

Also, effective January 1<sup>st</sup>, the Plan will only cover the injectable (IM) formulation of **testosterone replacement**. This 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. Notice will be sent to members who are affected. *Testosterone is not approved for women is not FDA approved.*

### 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.

Dental Plan Coverage Effective January 1, 2016			
Dental Benefit Coverage Category	Delta Dental Plan		Out Of Network
	PPO	Premier	
Deductible (Preventive)	\$0.00	\$50.00	\$75.00
<b>Preventive Services</b>	<b>100%</b>	<b>75%</b>	<b>50%</b>
Deductible (All other Benefits) <sup>1</sup>	\$50.00	\$75.00	\$75.00
<b>Basic Services</b>	<b>80%</b>	<b>50%</b>	<b>25%</b>
<b>Major Services</b>	<b>50%</b>	<b>40%</b>	<b>25%</b>
Annual Maximum <sup>2</sup>	\$1,500 w/ <i>Max Advantage</i>		
<b>Orthodontia Services</b>	50%		
Ortho Lifetime Max	\$1,500	\$1,500	\$1,500

#### Special Provisions

Accident Provision	90% MPA, no deductible, no max
MaxAdvantage <sup>3</sup>	<b>Included</b>
Healthy Smiles/ Healthy Lives <sup>4</sup>	Basic Option: extra cleanings for designated health conditions

<sup>1</sup> Deductible is cumulative -- if the \$50 deductible is met for preventive service from a 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.

<sup>2</sup> Annual Maximum does not apply to children ages 0-19 for preventive dental services.

<sup>3</sup> MaxAdvantage does not apply out of pocket maximum to routine exams and cleanings if obtained twice per year.

<sup>4</sup> 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 1<sup>st</sup>, 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 providers, please refer to the provider list on carpd:

[www.carpdc.org/BenefitServices/Health&Welfare](http://www.carpdc.org/BenefitServices/Health&Welfare)

### 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 carpd:

[www.carpdc.org/BenefitServices/Health&Welfare](http://www.carpdc.org/BenefitServices/Health&Welfare)

### Carpenters' Medicare Members

#### UnitedHealthCare Group Medicare Advantage PPO Renewal

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](http://www.UHCRetiree.com)

**Carpenters' Health and Welfare Trust Fund of St. Louis – Platinum & Gold Plans**  
**Prescription Drug Plan Improvements – Effective January 1, 2016**



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.

Prescription Drug Coverage Effective 1/1/2016	What the Member Pays	
	Platinum Plan	Gold Plan
<b>RETAIL (Up to a 30-day supply per prescription purchased at a Retail Pharmacy)</b>		
Generic	10% \$50 maximum	20% \$50 maximum
Preferred brand-name	35% \$75 maximum	35% \$75 maximum
Non-preferred brand-name	40% \$125 maximum	40% \$125 maximum
Diabetes and insulin supplies	10% \$50 maximum	Member copay is based on whether supplies are generic, preferred or non-preferred brand name
<b>MAIL ORDER (Up to a 90-day supply filled through Express Scripts Home Delivery)</b>		
Generic	10% \$100 maximum	20% \$100 maximum
Preferred brand-name	35% \$150 maximum	35% \$150 maximum
Non-preferred brand-name	40% \$250 maximum	40% \$250 maximum
Diabetes and insulin supplies	10% \$100 maximum	Member copay is based on whether supplies are generic, preferred or non-preferred brand name
<b>RETAIL 90 (R90) (Up to a 90-day supply per prescription filled at a Retail Pharmacy on or after 1/1/2016)</b>		
Generic	10% \$125 maximum	20% \$125 maximum
Preferred brand-name	35% \$200 maximum	35% \$200 maximum
Non-preferred brand-name	40% \$350 maximum	40% \$350 maximum
Diabetes and insulin supplies	10% \$125 maximum	Member copay is based on whether supplies are generic, preferred or non-preferred brand name
<b>SPECIALTY MEDICATIONS</b>		
Preferred brand-name	35% \$150 maximum	35% \$150 maximum
Non-preferred brand-name	40% \$250 maximum	40% \$250 maximum
Drugs approved by FDA on or after 1/1/2013	50% No maximum	50% No maximum
<b>ANNUAL MAXIMUM</b>		
Individual out-of-pocket maximum		\$2,000
Family out-of-pocket maximum		\$6,000

*Thank You Employers & Partners!*

Diamond Sponsor \$5,000



Titanium Sponsors



Platinum Sponsor \$2,500



Silver Sponsors \$250



Drug Screening, LLC



SHILLINGTON BOX COMPANY LLC

# Protecting Your Health & Wellness

## MAKE THE MOST OF YOUR CHOLESTEROL MEDICATION

*by, Mark Clark, Pharm.D., Pharmaceutical Strategies Group*

Statins (such as simvastatin and atorvastatin) are first-line therapy for the prevention and treatment of atherosclerotic cardiovascular disease. They are very effective and safe. Yet, after more than 25 years in clinical use ischemic heart disease and stroke remain the leading cause of death.

Eating a healthy diet and getting regular exercise will help statins or any cholesterol lowering medication improve your heart health.

It is also very important that you take your medication(s) as directed and follow-up with your doctor for regular check-ups. Regular lab draws will allow your doctor to regulate your therapy to its maximum effectiveness.

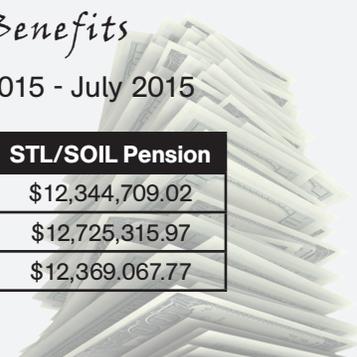
### Why Is that?

- ➔ A major study of almost 28,000 adults in the US found that over a ten-year period, those taking statins had an unhealthier diet and more weight gain.
- ➔ Statin-user calorie intake was 10% higher in 2010 than in 2000. Fat consumption went up 14.4 per cent, while it stayed the same for non-statin users.
- ➔ The body mass index (BMI) – a score showing relative weight to height – increased 1.3 among statin users, three times as much as the gain of 0.4 among non-statin users.
- ➔ Some patients treat statins like an 'insurance policy' which protects their health even if they eat junk food.

## Protecting Your Benefits

Benefits Paid May 2015 - July 2015

Month	STL/KC/SOIL H&W	STL/SOIL Pension
May 2015	\$ 8,197,775.26	\$12,344,709.02
June 2015	\$ 9,357,501.49	\$12,725,315.97
July 2015	\$15,800,387.08	\$12,369,067.77



\$1,000

Gold Sponsors

\$500



Consulting



Bronze Sponsors \$100



A BIG "Thank You" to these Employers and Partners for their contributions to our 2015 Health Fairs and Clinics. Their participation helps the success of each of our events!



BENEFIT OFFICE CONTACT INFORMATION

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.

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	
Reciprocity	ext. 5534 or 5562	traveler@carpdc.org

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 October 17 and October 31, 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.