New 2016 Health & Welfare Benefit Enhancements Inside
1419 Hampton Ave
St Louis, MO 63139
Delivering the best benefits to the most members for as long as possible.

The Builder
September 2015
Volume 3 Issue 3
www.carpdc.org/Benefit Services

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

Last Minute Addition to the Kansas City Health Fair!
KC Wolf, 9a - 10a!
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, 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 3rd 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 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.

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.
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 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.
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 and 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.

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

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 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

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 1st, 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.

<table>
<thead>
<tr>
<th>Dental Benefit Coverage Category</th>
<th>Delta Dental Plan</th>
<th>Out Of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (Preventive)</td>
<td>$0.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100%</td>
<td>75%</td>
</tr>
<tr>
<td>Deductible (All other Benefits)</td>
<td>$50.00</td>
<td>$75.00</td>
</tr>
<tr>
<td>Basic Services</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Major Services</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,500 w/ Max Advantage</td>
<td></td>
</tr>
<tr>
<td>Orthodontia Services</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Ortho Lifetime Max</td>
<td>$1,500</td>
<td></td>
</tr>
</tbody>
</table>

Special Provisions

- Accident Provision: 90% MPA, no deductible, no max
- MaxAdvantage: Included
- Healthy Smiles: Basic Option: extra cleanings for designated health conditions
- Healthy Lives: Included

1 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.

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

3 MaxAdvantage 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 providers, please refer to the provider list on carpdc:

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 carpdc:

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
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 Effective 1/1/2016</th>
<th>What the Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Platinum Plan</td>
</tr>
<tr>
<td>RETAIL (Up to a 30-day supply per prescription purchased at a Retail Pharmacy)</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>$50 maximum</td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35%</td>
</tr>
<tr>
<td></td>
<td>$75 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>$125 maximum</td>
</tr>
<tr>
<td>Diabetes and insulin supplies</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>$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%</td>
</tr>
<tr>
<td></td>
<td>$100 maximum</td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35%</td>
</tr>
<tr>
<td></td>
<td>$150 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>$250 maximum</td>
</tr>
<tr>
<td>Diabetes and insulin supplies</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>$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%</td>
</tr>
<tr>
<td></td>
<td>$125 maximum</td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35%</td>
</tr>
<tr>
<td></td>
<td>$200 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>$350 maximum</td>
</tr>
<tr>
<td>Diabetes and insulin supplies</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>$125 maximum</td>
</tr>
<tr>
<td>SPECIALTY MEDICATIONS</td>
<td></td>
</tr>
<tr>
<td>Preferred brand-name</td>
<td>35%</td>
</tr>
<tr>
<td></td>
<td>$150 maximum</td>
</tr>
<tr>
<td>Non-preferred brand-name</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>$250 maximum</td>
</tr>
<tr>
<td>Drugs approved by FDA on or after 1/1/2013</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>No maximum</td>
</tr>
<tr>
<td>ANNUAL MAXIMUM</td>
<td></td>
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<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>
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</tbody>
</table>
Protecting Your Health & Wellness

Making 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.

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.

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.

Protecting Your Benefits


<table>
<thead>
<tr>
<th>Month</th>
<th>STL/KC/SOIL H&amp;W</th>
<th>STL/SOIL Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 2015</td>
<td>8,197,775.26</td>
<td>12,344,709.02</td>
</tr>
<tr>
<td>June 2015</td>
<td>9,357,501.49</td>
<td>12,725,315.97</td>
</tr>
<tr>
<td>July 2015</td>
<td>15,800,387.08</td>
<td>12,369,067.77</td>
</tr>
</tbody>
</table>
Special Offers for Union Members and Covered Dependents

**Gold Sponsors**

$1,000

- Allen Roofing & Siding
- G&W Roofing
- Lee Allen Contracting
- Fischer & Frische!

**Bronze Sponsors**

$100

- Stonetree Fabrications Inc.
- Royal Construction Services, LLC

$500

- Flooring Industry Council

Consulting

Healthy Solutions, Inc.

**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**

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

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.

**PHONE NUMBERS & ADDRESSES**

**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.