

# “right to work” & YOUR BENEFITS

## Post-Election: What happens now?

So-called “Right to Work” was a pressing agenda item in 2016. We all worked hard to ensure that Missouri would remain a strong union state. And then - on November 8th - the people of Missouri voted for change. Eric Greitens, a Republican pro-Right to Work advocate, was voted into office as Missouri’s governor.

You may wonder how Greitens in office and a Republican dominant leadership will affect your union. Al Bond, Executive Secretary-Treasurer for the St. Louis - Kansas City Carpenters’ Regional Council, addressed the Right to Work and Prevailing Wage fight as we move into 2017 in his **Letter to Carpenters families and friends from Al Bond** on November 9th. For a copy of this letter, you may visit the News section on [www.carpdc.org](http://www.carpdc.org).

You may also wonder how this will affect the benefits you have and will earn under the Carpenters’ Health and Welfare Trust Fund of St. Louis and the Carpenters’ Pension Trust Fund of St. Louis or the Carpenters’ District Council of Kansas City Pension Fund. The answer is simply that “it won’t.” Al Bond would like to reassure everyone that your benefits are secure.

### A Message From Al Bond, Managing Trustee

*It’s no secret that Right to Work will be signed into law come early next year. I want you to know that the trustees of this Council have done a tremendous job making sure that your benefits have been and will be protected in the future. Our Pension and Health and Welfare Funds are secure and are in good financial shape.*

*Have a safe and wonderful holiday season!*

Volume 4 | Issue 2 | December 2016  
[www.carpdc.org/BenefitServices](http://www.carpdc.org/BenefitServices)

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“I want you to know that the trustees of this Council have done a tremendous job making sure that your benefits have been and will be protected in the future.”

--Al Bond, Executive Secretary-Treasurer & Managing Trustee, St. Louis - Kansas City Carpenters Regional Council

# pharmacy 2017 benefits

## what's a minimum copayment?

You will pay UP TO the minimum copayment in addition to your coinsurance amount when filling a prescription. The minimum copayment is the minimum amount you will pay if your prescription cost exceeds the minimum copayment.

**For example**, for a **generic retail prescription under the Platinum Plan**, when you fill a prescription that costs \$2.91 before insurance, you will pay the full amount of \$2.91 because the prescription is less than the minimum copay of \$10. However, under the same scenario, when you fill a prescription that costs \$15.64 before insurance, you will pay \$11.56. This is the minimum copayment of \$10 plus 10% coinsurance of \$1.56. The most you will pay is \$50.

## Benefits Paid 2016

### Health & Welfare

Jan - Nov 2016

Jan - Nov 2016 \$ 151,628,840.31

### Pension

Jan - Dec 2016

So IL & St. Louis \$ 145,359,166.27  
 Kansas City \$ 67,520,282.59  
 KS Blding Trades \$ 12,392,772.30

The Board of Trustees approved a few changes to the Health and Welfare Plan that will impact you when you use your pharmacy benefit January 1.

### Pharmacy Benefit Changes

The first impact to members is the new **minimum copayment** when a prescription is filled (max coinsurance remains the same). In addition, the **Pharmacy Annual Maximum out-of-pocket has increased**. These changes were approved to the Retail, Retail 90 and Mail Order Pharmacy Benefits as shown in the chart below.

	Member Coinsurance	
	Platinum Plan	Gold Plan
<b>Retail up to 30-day supply purchased at a Retail Pharmacy</b>		
Generic	10% \$10 min / \$50 max	20% \$10 min / \$50 max
Preferred brand-name	35% \$20 min / \$75 max	35% \$20 min / \$75 max
Non-preferred brand-name	40% \$20 min / \$125 max	40% \$20 min / \$125 max
Diabetes & insulin supplies	10% \$10 min / \$50 max	10% \$10 min / \$50 max

### Mail Order up to 90-day supply filled through Express Scripts Home Delivery

Generic	10% \$20 min / \$100 max	20% \$20 min / \$100 max
Preferred brand-name	35% \$40 min / \$150 max	35% \$40 min / \$150 max
Non-preferred brand-name	40% \$40 min / \$250 max	40% \$40 min / \$250 max
Diabetes & insulin supplies	10% \$20 min / \$100 max	10% \$20 min / \$100 max

### Retail 90 up to 90-day supply per prescription filled at a Retail Pharmacy

Generic	10% \$20 min / \$125 max	20% \$20 min / \$125 max
Preferred brand-name	35% \$40 min / \$200 max	35% \$40 min / \$200 max
Non-preferred brand-name	40% \$40 min / \$350 max	40% \$40 min / \$350 max
Diabetes & insulin supplies	10% \$20 min / \$125 max	10% \$20 min / \$125 max

### Specialty Medications

Preferred brand-name	35% \$40 min / \$150 max	35% \$40 min / \$150 max
Non-preferred brand-name	40% \$40 min / \$250 max	40% \$40 min / \$250 max

### Annual Maximum Platinum & Gold Plans

Individual	\$3,000	Family	\$6,600
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# & CARPENTERS the opioid epidemic

## wellbeing physical

Every day you can turn on the local or national news and hear a new, heart-breaking report on the opioid abuse epidemic that is surging your city, your state, your country. Opioids are narcotic pain medications. They work by reducing the pain messages sent to the brain and reduce feelings of pain. There are legal prescription opioids, as well as illegal versions of the drug (including heroin). Both are highly addictive and have a high incidence of side effects.<sup>1</sup>

Opioid overdose is sadly common news and it's not just happening to other people. It's happening right here within our own Carpenters' membership.

### Statistics

Since October 2015, Carpenters' Health and Welfare (Plan) was billed \$2,092,864.14 in claims with an opioid-dependent diagnosis. Carpenters' Drug Testing Program, managed by PCS Drug Screening, LLC, reports that opiate positive drug tests without a valid prescription have almost doubled between 2014 and 2016. This increase in illegal opioid use is affecting every trade and city across the country in every walk of life. In over 9.5 million Quest Diagnostics drug tests nationally, positive opiate drug tests have increased 12% between 2011 and 2015.<sup>2</sup>

The *U.S. Surgeon General's Report on Opioids* reports these facts about the national opioid crisis:

- ⇒ 78 Americans die every day from an opioid overdose.
- ⇒ In 2014, more than 10 million people in the United States reported using prescription opioids for nonmedical reasons, and close to 2 million people older than 12 years met diagnostic criteria for a substance use disorder involving prescription opioids.
- ⇒ There has been quadrupling of prescriptions for opioids since 1999, but there has not been an overall change in the amount of pain that Americans report.
- ⇒ As many as one in four patients receiving long-term opioid therapy in a primary care setting struggles with addiction.

### What Can We Do?

All of us have a role to play in reducing and eventually eliminating opioid abuse and overdose in our communities. Tips from the Surgeon General that will help in preventing opioid addiction:

- If opioids are necessary for pain-management, consult your physician on the pain management techniques that are right for you. In all cases, stop pain medications as soon as possible.
- Help us change the conversation around addiction so that we come to understand that addiction is not a moral failing. It is a chronic illness that we need to treat with skill, urgency, and compassion. Treatment and recovery from opioid addiction is possible, and there is help. Find addiction treatment.
- Store and dispose of prescription drugs safely.
- Learn more about drug take-back programs in your area.

<sup>1</sup> <http://www.webmd.com/pain-management/guide/narcotic-pain-medications#1>

<sup>2</sup> Quest Diagnostics' Drug Testing Index Employer Solutions Annual Report Fall 2016

“We have to stop treating addiction as a moral failing and start seeing it for what it is: a chronic disease that must be treated with urgency and compassion.”

--Dr. Vivek H. Murthy,  
U.S. Surgeon General

**P**hysical Signs & Lifestyle Changes that may indicate someone may be abusing an opioid/opiate include:

- Social withdrawal/isolation
- Change in friends
- Trouble in school or holding a job
- Sudden financial problems or unexpected income (selling)
- May appear secretive
- Avoiding family and non-using friends
- Lack of interest in daily activities and physical appearance

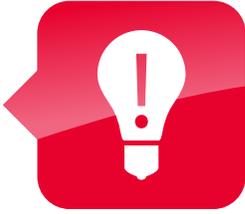
[www.narconon.org](http://www.narconon.org)

### From the desk of Dr. John Gaal

*Director of Training & Workforce Development*

*No one grows up wanting to be a heroin addict. We as an industry need to revisit our substance abuse policies and available treatments in order to take evidence-based actions. I am not suggesting that we make these drugs legal but rather decriminalize them. We must remove the stigma about drug addiction and recognize that this is a form of mental illness...equally important, that mental health is health care.*





**1099-Rs for Retirees of the Carpenters' Pension Trust Fund of St. Louis**

**tax season is approaching**

Did you receive pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2016? If so, please note that **Form 1099-R** will be mailed by January 31, 2017. This is the form you will need to use when filing your 2016 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2016 Tax Year (between 1/1/2016 and 12/31/2016), you will receive two (2) separate 1099-Rs.

One Form 1099-R will be for pension benefits received prior to age 59-1/2 and will be coded as "2" for Early Distribution in box number 7. The second Form 1099-R will be for your pension benefits received after age 59-1/2 and will be coded as "7" for Normal Distribution. When the amounts of both 1099-Rs are added together, it will equal the total amount of pension benefits you received during the 2016 Tax Year.



# ACTION

## approaching medicare

**NEARING MEDICARE AGE**

Whether you are still actively working or retired, it is important to know that in order to be eligible to participate in **Carpenters' Medicare** through United Healthcare (UHC) Group Medicare Advantage program once you are retired, you must be enrolled in both **Medicare Part A and Part B**.

If you are still actively working when you become Medicare age, you are not required to enroll in Medicare Part B, until your active coverage runs out. It is important to **notify the Social Security Office approximately 3 months prior to becoming eligible for Medicare or losing your active coverage** in order to avoid an enrollment penalty with Medicare.

**UHC MEDICARE ADVANTAGE PROGRAM**

Carpenters' offers a group coverage option for our non-active members who are of Medicare age, referred to as **Carpenters' Medicare**. The Plan does not endorse the UHC Medicare Advantage Plan or require its use. The Plan's role is strictly to collect and remit the monthly premiums to United Healthcare.

If you choose to participate in the UHC Medicare Advantage Program upon first becoming eligible to enroll, you will remain eligible for the Plan's Life and Accidental Death benefit. You will also retain the right to elect coverage under the Plan's Dental benefits.

# st. louis 2016 retirees

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 Gross distribution \$	OMB No. 1545-0119	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$	2016 Form 1099-R	
PAYER'S federal identification number	RECIPIENT'S identification number	2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>	Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.
RECIPIENT'S name		3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$	
Street address (including apt. no.)		5 Employee contributions /Designated Roth contributions or insurance premiums \$	6 Net unrealized appreciation in employer's securities \$	This information is being furnished to the Internal Revenue Service.
City or town, state or province, country, and ZIP or foreign postal code		7 Distribution code(s) 7	8 Other \$ %	
10 Amount allocable to IRR within 5 years \$	11 1st year of desig. Roth contrib.	FATCA filing requirement <input type="checkbox"/>	9a Percentage of total distribution %	9b Total employee contributions \$
Account number (see instructions)		12 State tax withheld \$	13 State/Payer's state no.	14 State distribution \$
		15 Local tax withheld \$	16 Name of locality	17 Local distribution \$

Form 1099-R www.irs.gov/form1099r Department of the Treasury - Internal Revenue Service

# RETIREMENT? are you sabotaging

Chances are you spend a lot of time worrying about retirement. According to a Gallup poll, 70% of people age 30–49 say having enough money for retirement is their number-one financial worry, ranking far above their ability to pay their credit card payments, mortgage and other bills.

**Unfortunately, we're often our own worst enemy when it comes to saving for retirement.** We're so busy with our day-to-day financial issues that we end up ignoring our future needs.

Is it possible to get a handle on today's obligations and plan for tomorrow, too? Yes—if you can avoid some of the most common ways we silently sabotage our chances for a secure retirement.

## 1. Living Without a Budget

We've all had those weeks when the money runs out and it's still three days until payday. Whether that's your lifestyle or it happens just a couple of times a year, it means you're not taking control of your money—it has control of you.

Once you've taken control of your money with a monthly budget, you can go from living from paycheck to paycheck to saving for emergencies and then saving and investing for the future. Saving becomes just another line item in your budget, but this one ends up adding to your bottom line, not subtracting.

## 2. Getting and Staying in Debt

Being in debt makes it nearly impossible for you to save money for retirement. After you make your credit card payment, your car payment and your student loan payment, there's just enough left—you hope—to pay for necessities.

Stop that cycle by first deciding once and for all that you will live within your means and avoid debt at all costs. Next, pay off your debt using the **debt snowball method**.

No debt means no payments. You'll finally have room in your budget to save money! First save up a full emergency fund of 3–6 months of expenses. Then you can get serious about saving for retirement.

## 3. Not Taking Advantage of Investing

A 401(k) is the best way to kick-start your retirement savings. Seek an investment counselor. Then be sure to review your options and choose the best one for you.

## 3. Hiding Your Head in the Sand

We won't be strong and healthy forever. Working until you die is not always an option. Many find themselves unemployed or too sick to work. At that point, it's up to them to provide for themselves, and if they didn't take the time to plan and save . . . well, things are going to be tough.

But your future doesn't have to look that way. **Start now by getting on a budget and paying off debt then focus on your future by investing your money now.** Then you can stop worrying about retirement and start looking forward to it!

Source: Dave Ramsey, SmartDollar Plan

wellbeing  
financial

“Most people avoid budgeting because they believe it will restrict their ability to spend on what they want. The truth is a budget gives you permission to spend on the things you want without the nasty surprise of running out of money.”

--Dave Ramsey

## Active Members:

**F**orecast the Carpenters' Pension Benefit you are currently earning. Will it be enough to continue with your current way-of-life expectations when it's time for you to retire?

St. Louis Members: Need help? Refer to [www.carpdc.org](http://www.carpdc.org), **Members** →

**Benefits** → **Pension Plan** → **Pension Benefit Examples** for examples of what your pension benefit might look like at retirement.

## The Debt Snowball Method:

- ⇒ List your debts (everything except your mortgage if you have one) from smallest to largest.
- ⇒ Make minimum payments on all your debts except the smallest.
- ⇒ Throw every extra dime you have at that debt until you've paid it off.
- ⇒ Now use that payment to attack your next smallest debt, and keep going until you're debt-free!

# did you know?

There are other coverage options available to you if you are losing coverage under the Plan.

- ⇒ COBRA, offered by the Plan
- ⇒ Minimum Difference Payments, offered by the Plan
- ⇒ ACA Marketplace @ [www.healthcare.gov](http://www.healthcare.gov)

Don't be caught without coverage: avoid the federal fees for lack of coverage.

## Minimum Essential Coverage

In order to comply with the shared responsibility provision (individual mandate), all Americans must maintain health insurance that is deemed minimum essential coverage, unless they qualify for an exemption.

Plans that qualify as minimum essential coverage include employer-sponsored plans...among others.

[www.healthinsurance.org](http://www.healthinsurance.org)

Carpenters' Health & Welfare Trust Fund of St. Louis provides minimum essential coverage to all of its members and dependents.

“Individuals who don't have minimum essential coverage every month must pay a penalty when they file their tax returns, although some can obtain an exemption.”

[www.turbotax.intuit.com](http://www.turbotax.intuit.com)

# 1095 IRS forms

## MAKING SENSE OF REQUIRED FORMS

The Affordable Care Act (ACA) requires most people to have a basic level of health insurance benefits known as “minimum essential coverage.” The IRS uses Form 1095 to track whether this coverage is available to employees from their employers and whether the employees carry this coverage for 12-months a year.

So, why are these forms necessary? What should you receive? And who is responsible for sending them?

For easy reference and a quick summary, refer to the following chart:

1095-B	<b>Insurance providers</b> (or in this case, Carpenters' Health & Welfare) are required <b>to send their customers</b> (you) an annual statement of coverage reflecting the months in which the customer had coverage in the previous year
1095-C	<b>Employers</b> with at least 50 full-time employees are required to send an annual statement of coverage <b>to eligible employees and the IRS</b>

## WHAT YOU SHOULD RECEIVE

If you were insured under Carpenters' Health & Welfare during any month in 2016, before the end of March 2017 you will receive a **Form 1095-B** for yourself and every dependent who carries coverage through you from Carpenters' Health & Welfare. **You must keep your 1095-B for use when filing your taxes.**

If you are employed by an employer who has at least 50 full-time employees, you will also receive **Form 1095-C**, regardless of your health coverage under your employer. **If you receive Form 1095-C, you must also keep this for use when filing your taxes.**

The IRS needs information from the 1095-C forms because it has a central role in enforcing the ACA. By collecting the 1095-C forms, the IRS can track who is and isn't making coverage available to workers.

At the same time, the ACA also requires most people to have health insurance. It also provides financial assistance to some who don't have an opportunity to get health coverage through an employer. The 1095-C tells the IRS who has access to employer-sponsored health insurance and who doesn't.

# FACTS

## e-cigarettes

FROM THE WALL STREET JOURNAL

The U.S. Surgeon General is calling e-cigarette use by children and young adults “a major public health concern.” While some groups argue that e-cigarettes should be promoted as a means to help adults quit smoking conventional cigarettes, the surgeon general’s report highlights the risks of nicotine exposure to young people.

Trends are showing that children as young as 8th grade are using e-cigarettes at a much higher percentage than conventional cigarettes. However, in a recent study, as the age of the child increases, so does the move to conventional cigarettes.

It wasn’t until May 2016 that the U.S. government issued a rule for e-cigarettes, including banning sales to anyone under 18, requiring package warning labels and making all products subject to government approval.



## breast health

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:

[www.cancer.org/treatment/findingandpayingfortreatment/managinginsuranceissues/womens-health-and-cancer-rights-act](http://www.cancer.org/treatment/findingandpayingfortreatment/managinginsuranceissues/womens-health-and-cancer-rights-act)

For questions specific to breast cancer and your Plan coverage, please contact Carpenters’ Member Services.

*This notice is being provided to you by the Trustees of the Carpenters’ Health and Welfare Plan in accordance with federal law.*

## health&welfare december checklist

### Spousal Coverage Program Forms

Carpenters’ Health & Welfare requires the spouse of an active member covered under the Plan who works at least 30 hours per week to enroll in health coverage offered by his/her employer.

All spouses who do not have other primary insurance are required to complete a Spousal Coverage Verification Form annually. Forms were due November 2016.

To avoid termination of spousal coverage on 12/31/2016, completed forms must be received in our office before 12/20/2016.

### SSN Audit

The Affordable Care Act (ACA) now requires everyone to have health coverage, referred to as Minimum Essential Coverage. The Plan is required to report certain information so you can provide proof of coverage to verify your coverage when you file your taxes.

In November, select members were mailed letters requesting correct social security numbers for (family) members so the Plan is able to send a correct health coverage statement. Response is needed ASAP from these members.



# wellbeing physical

## reminders

### Holiday Office Closures

Carpenters' Benefit Office

will be closed

Friday, December 23, 2016 -

Monday, January 2, 2017.

From our homes to yours,

Happy Holidays!

## SPECIAL OFFER FOR UNION MEMBERS & DEPENDENTS



### GENESIS HEALTH CLUBS: KANSAS & KANSAS CITY, MO

Members (and family) of the St. Louis - Kansas City Carpenters Regional Council can join Genesis Health Clubs for **\$499 (per person)** for one year.

This **Basic Membership**, which allows access to 38 Basic Level clubs, includes a savings of over \$400, including but not limited to

- \$200 enrollment fee waived
- \$35 processing fee waived
- \$34 annual enhancement fee waived.

In order to receive this discount, you must contact Laurie Sievert in the Carpenters' Benefit Plans Office:

By Phone: 314.269.5528

Toll-free: 877.232.3863, ext. 5528

By email: [lsievert@carpdc.org](mailto:lsievert@carpdc.org)

Visit *Member Discounts* on [www.carpdc.org](http://www.carpdc.org) for a complete list of locations

# HEALTH FAIRS wellbeing in review

### Five areas of wellbeing.

Physical - Career - Social - Financial - Community

### Eleven events.

KC - STL - Wood River - Festus - St. Joseph - Wentzville - Springfield - Washington - Cape Girardeau - Jefferson City - Freeburg - Washington

**Four hundred twelve biometric participants** and more who came to play.



Flu Shots  
Biometrics  
Hearing tests  
Mammograms  
Chiropractic assessments  
Blood pressure readings

Firetrucks  
Petting zoos  
Pet rescues  
Birdhouse & toolbox building



For more photos visit our Facebook page!



KC Wolf  
Face painting  
Balloon animals  
Inflatables

Vendor and provider booths  
Fredbird



We would love your feedback on why you did or did not attend! **Complete our survey online before 1/2/2017 for a chance to win a \$10**

**Amazon gift card.** One entry per computer/device.

<https://www.surveymonkey.com/r/CarpentersHealthFair2016>

# SURVEY

# HEALTH FAIRS 2016 Survey



Detach this survey at the perforation on the left. Complete the survey and mail it back to us at:  
Carpenters' Benefit Plans, 1419 Hampton Ave, St. Louis, MO 63139, Attn: Health Fairs.  
Mail must be postmarked by 1/2/2017 to be included in the raffle drawing for a \$10 Amazon gift card.

We thank you in advance for your participation!

If you would prefer to complete this survey online, please visit:

<https://www.surveymonkey.com/r/CarpentersHealthFair2016>

1. Did you attend a Carpenters' Health Fair or Clinic in 2016? YES NO

If YES, please continue to #2. If NO, please skip to #11 on page 2 of this survey.

2. Which location did you attend? (circle one)

FESTUS KANSAS CITY ST. JOSEPH ST. LOUIS WENTZVILLE WOOD RIVER  
SPRINGFIELD CAPE GIRARDEAU JEFFERSON CITY FREEBURG WASHINGTON

3. What was your main reason for attending? (circle all that apply)

FLU SHOT BIOMETRIC SCREENING HEARING TEST MAMMOGRAM  
ACTIVITIES OFFERED LOCATION FAMILY/FRIENDS ATTENDING

OTHER, please specify: \_\_\_\_\_

4. What is your level of satisfaction with the event you attended?

VERY SATISFIED SOMEWHAT SATISFIED NEUTRAL SOMEWHAT DISSATISFIED VERY DISSATISFIED

5. Pertaining to the reason for your attendance, please indicate the importance of the following:

1 - VERY IMPORTANT 2 - SOMEWHAT IMPORTANT 3 - NEUTRAL 4 - SOMEWHAT IMPORTANT 5 - VERY UNIMPORTANT

	1	2	3	4	5
LOCATION	1	2	3	4	5
VENDORS	1	2	3	4	5
EASE OF PARKING/TRANSPORTATION	1	2	3	4	5
ACTIVITIES OFFERED	1	2	3	4	5
FOOD OFFERED	1	2	3	4	5
INCENTIVE PRIZES	1	2	3	4	5

6. How likely are you to attend again?

VERY LIKELY SOMEWHAT LIKELY NEUTRAL SOMEWHAT LIKELY VERY LIKELY

7. Are there any services not provided that you would be interested in seeing at a future event?

NO YES, please specify (circle all that apply):

MORE VARIETY OF VENDORS OTHER FOOD CHOICES DIFFERENT INCENTIVE PRIZES

OTHER, please specify: \_\_\_\_\_

SEE REVERSE TO CONTINUE

To complete this survey online, please visit:

<https://www.surveymonkey.com/r/CarpentersHealthFair2016>

8. How likely is it that you could recommend this event to a friend or colleague? (circle one)

1 - NOT LIKELY AT ALL

5 - NEUTRAL

10 - VERY LIKELY

1	2	3	4	5	6	7	8	9	10
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9. What is your preferred method of event notification? (circle all that apply)

- MAIL      EMAIL      PHONE      TEXT ALERT      SOCIAL MEDIA      BUILDER NEWSLETTER  
 CARPDC.ORG WEBSITE      OTHER, please specify: \_\_\_\_\_

10. How did you learn of our event? (circle all that apply)

- POSTCARD      CARPENTERS' WEEKLY EMAILS      MY EMPLOYER      PHONE BLAST  
 THROUGH A FRIEND      CARPDC.ORG WEBSITE      LOCAL MEETING      DRUG TESTING  
 OTHER, please specify: \_\_\_\_\_

Answer the questions 11, 12 & 13 only if you did not attend an event in 2016:

11. Have you ever attended a Carpenters' Health Fair or Clinic?      YES      NO

12. Why did you not attend an event in 2016? (circle all that apply)

- I DIDN'T KNOW ABOUT IT      CONFLICT IN SCHEDULE      NO INTEREST      BAD TIME OF YEAR  
 OTHER, please specify: \_\_\_\_\_

13. Is there anything that would bring you to attend in 2017?      YES      NO

If YES, please specify: \_\_\_\_\_

All Survey participants please complete the following:

14. Do you have any suggestions other than those you may have listed earlier in this survey for improving the Health Fairs and Clinics we offer?      YES      NO

If YES, please specify in this space provided:

15. Would you like to be included in the raffle drawing for a \$10 Amazon gift card?      YES      NO

If YES, please print your name and address in the space below.

NAME	
STREET ADDRESS	
CITY / STATE / ZIP	
PHONE* (OPTIONAL)	

Detach this survey at the perforation on the right. Complete the survey and mail it back to us at:  
 Carpenters' Benefit Plans, 1419 Hampton Ave, St. Louis, MO 63139, Attn: Health Fairs.  
 Mail must be postmarked by 1/2/2017 to be included in the raffle drawing for a \$10 Amazon gift card.

We thank you in advance for your participation!

# MANDATORY safety training

After becoming a member, the Regional Council requires new members to complete a 10-hour OSHA Safety Training Course within one year of the new member's initiation date. For example, if John Smith is initiated on December 12, 2016, he has until December 12, 2017 to complete his OSHA-10 Safety Training.



Beyond the OSHA-10 certification, there is an annual safety training requirement. Each Plan Year beginning May 1, **all active members** are required to complete a **mandatory 8 hours of approved safety training per year**. This 8-hour safety training must be completed before May 1 the following year. In some instances, a new member will be completing both the OSHA-10 and the required 8-hour Safety Training during the same year.

Need more information on approved Safety Courses? From the carpdc website, go to MEMBERS → TRAINING → APPROVED SAFETY COURSES. A record of member CERTIFICATIONS is also available under TRAINING on the website.

## NOTICE carpenters' health & welfare

### STATEMENT OF NONDISCRIMINATION

The Carpenters' Health & Welfare Trust Fund of St. Louis (Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The Plan's Nondiscrimination Notice [www.carpdc.org/BenefitServices/NonDiscrimination](http://www.carpdc.org/BenefitServices/NonDiscrimination) lists the services available to you and how to file a complaint if you feel that the Plan has failed to provide these services or discriminated in another way.

### Illinois/Missouri/Kansas Top 2 Languages

Language	Message About Language Services
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-314-644-4802, 1-877-232-3863.
Polish	UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-314-644-4802, 1-877-232-3863.

## SPECIAL OFFERS FOR UNION MEMBERS & 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](http://www.carpdc.org/Member/Discounts) for the new map of locations.

**"Try the Y!"** Join one of the 24 Gateway Region YMCAs **between 2/11 - 2/24** and you will receive **100% off the joining fee and 100% off the first full month's draft**. Contact **Mike Ciaravino** at **314.644.3100, ext. 251** or by email, [michael.ciaravino@gwymca.org](mailto:michael.ciaravino@gwymca.org) for 2017 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 Laurie Sievert in the Carpenters' Benefit Plans Office:

By Phone: 314.269.5528

Toll-free: 877.232.3863, ext. 5528

By email: [lsievert@carpdc.org](mailto:lsievert@carpdc.org)

*Participating Gold's Gym locations:  
Arnold, Ballwin, Chesterfield, Ellisville,  
Fenton, Florissant, Kirkwood, Maryland Heights, Hwy K, O'Fallon (IL), St. Charles & St. Peters*



**carpenters'**

benefit plans

HEALTH & RETIREMENT SERVICES

1419 Hampton Ave  
St Louis, MO 63139

*Happy Holidays!*

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