

the **builder** benefit news



protecting what you build

WHY? what's **wellbeing?**

Wellbeing, by definition, is the state of being comfortable, healthy or happy. According to Gallup, there are **five essential elements** of wellbeing. Your success or happiness in these five areas is what determines your overall wellbeing. The five areas of wellbeing include:

- ✓ **Career Wellbeing** is defined by how you occupy your time or how much you like what you do every day.
- ✓ **Social Wellbeing** is about having strong relationships and love in your life.
- ✓ **Financial Wellbeing** is the effective management of your economic life.
- ✓ **Physical Wellbeing** is about having good health and enough energy to get things done on a daily basis.
- ✓ **Community Wellbeing** considers your sense of engagement in the area in which you live.

While 66% of people are doing well in at least one of these areas, only 7% are thriving in all five. There are different motivators for everyone on their personal journeys to wellness and wellbeing. These motivators may be faith, culture, nationality, or even a desire to protect the environment. Despite the motivation, the outcome does not differ when success in all areas of wellbeing is attained.

Why don't we succeed in personal wellbeing? Gallup's article about the *Five Essential Elements of Wellbeing* suggests that, as individuals, we work against our own best interests. We offer excuses about food or exercise. We are not mentally engaged in social events. We spend our money instead of saving. All of these unsuccesses point to one answer: Since we are after immediate gratification (the cheeseburger), the right long-term decision (resulting obesity or diabetes) is difficult. When we are able to lay out a plan and find the immediate gratification within that plan, skipping the cheeseburger becomes easier.

Source: Gallup.com/businessjournal/126884/five-essential-elements-wellbeing.aspx

Volume 4 | Issue 1 | March 2016
www.carpdc.org/BenefitServices

in this issue

- carpdc.org logins
- Vacation** Redemption
- Drug Testing** Program
- Mandatory **Safety Training**
- Colon Cancer** Awareness
- Getting Out Of **Debt**
- Physical** Wellbeing
- Heart Walk** 2016

“Wellbeing is about the combination of our love for what we do each day, the quality of our relationships, the security of our finances, the vibrancy of our physical health, and the pride we take in what we have contributed to our communities. Most importantly, it's about how those **five elements** interact.”

--Gallup

returning users:

forget your username?

forget your password?

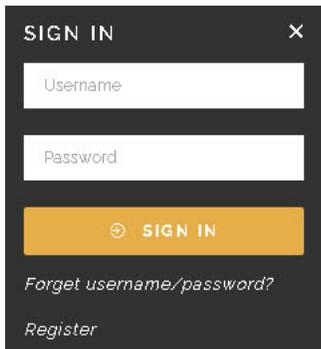
The new carpdc.org will send your username to your email address linked to your personal carpdc account. Just click on the menu icon that looks like this



in the top right corner of the carpdc home page.

Select

Forget username/password? to update your information.



first time users:

you need an online account!

Select the menu on the home page



Then click on

Register

to begin setting up your personal carpdc.org account.

- ⇒ You will need an email account to register.
- ⇒ You will confirm your carpdc account through your email account.

vacation redemption 2016

Participants with Vacation Benefits in the 2016 Plan Year

Vacation Benefits earned May 1, 2015 - April 30, 2016

Electronic Vacation Benefit statements will be available on www.carpdc.org beginning Wednesday, May 25, 2016 at 12:01 am.

Online Vacation Benefit Redemption requires you to have a carpdc.org account. Accounts are available to participants only.

- ⇒ Members with a carpdc account, be prepared for redemption time with your username and password. There are tools in place on carpdc.org to remind yourself of your log in information. See left side of this page.
- ⇒ Members with NO carpdc account, refer to the instructions on the bottom left of this page, or refer to the FAQ on www.carpdc.org/BenefitServices for directions on setting up your personal carpdc account.

Instructions to authorize your benefits

Once you have a carpdc account, visit www.carpdc.org. From the MEMBERS drop down menu, select MY CARPDC, then VACATION BENEFIT REDEMPTION. You will be prompted to sign in using your personal log in. Once logged in, you will be taken through the steps to authorize your Vacation Benefits for payment.

Payment of your benefits

Once you have a personal account and have authorized your Vacation Benefits, your Vacation Benefits will be paid directly to a checking or savings account you designate. A paper check option, mailed to your home address on file with our office is available for a \$2 fee.

Manual Redemption option in person or by phone

If you do not have access to a computer, smart phone, tablet or similar device that allows Internet connection, manual Benefit processing will be available beginning May 25 at 7 am for a \$10 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 carpdc account, please call Member Services.



PROGRAM

drug testing

The objective of the Regional Council's Drug and Alcohol Testing Program is to improve safety, productivity and morale on all construction sites and to eliminate duplicate and redundant testing for its members (employees).

Employees will be subject to an 11-panel quick test is used as follows:

- Pre-Program/Pre-Employment testing
- Reasonable suspicion testing - employees will be subject to a urinalysis and/or alcohol breathalyzer based on observed behavior by a trained owner
- Post Accident/Incident testing - employees involved in contributing to an onsite incident will be subject to substance abuse testing
- Random testing
- Renewal testing (all employees must be tested every two years)

The drug testing program is administered by the Benefit Plans Office.

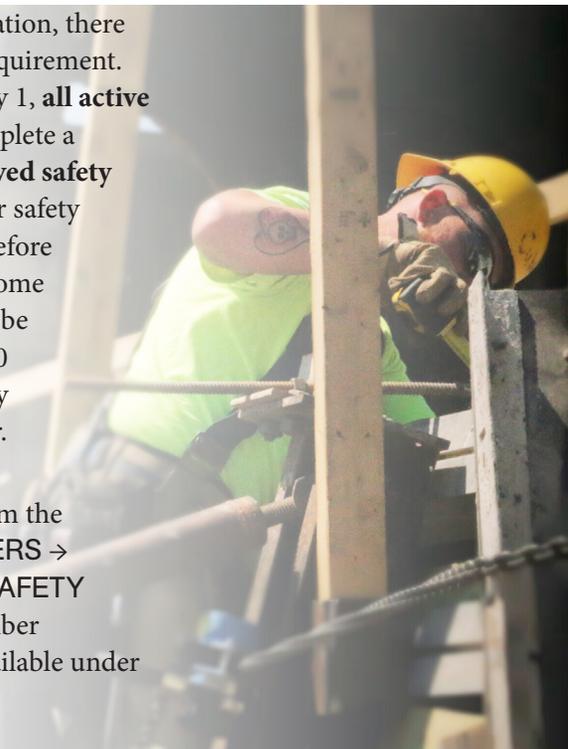
MANDATORY

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, 2015, he has until December 12, 2016 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.



Have you...

- gotten married?
- been divorced?
- had a new baby?
- experienced a death in your immediate family?
- moved?



If you said "Yes"

You need to update your...

- Enrollment Form
- Beneficiary Form
- HIPAA Form
- Address



Then you must...

- Call Member Services and review your information
STL 314.644.4802 | KC 816.841.7136
Toll-Free 877.232.3863
- Request new forms to be mailed to you, or
- Download the necessary form(s) from:

www.carpdc.org/BenefitServices

- Mail the form(s) to:
Carpenters' Benefit Plans
Attn: OPS
1419 Hampton Ave
St. Louis, MO 63139



EXPRESS SCRIPTS®

manage your prescriptions on
www.Express-Scripts.com

what you can do online

- ✓ Check order status and track your prescriptions
- ✓ Refill and renew prescriptions for you and your family
- ✓ View claims history and pay balances
- ✓ Find potential lower-cost options using My Rx Choices®
- ✓ Receive safety alerts for possible medication interactions
- ✓ Contact a pharmacist anytime, day or night
- ✓ Locate an in-network retail pharmacy in your area
- ✓ Review your plan's coverage guidelines
- ✓ And so much more!

how to register online

Registering is safe and simple. Your information is secure and confidential. Please have your Rx member ID number available.

- ⇒ Go to Express-Scripts.com and select **REGISTER NOW** or download the [Express Scripts Mobile App](#) for free from your mobile device's app store and select **REGISTER NOW**
- ⇒ Complete the information requested
- ⇒ Click **REGISTER NOW** and you're registered
- ⇒ On the final page, you can set preferences now, or later in **MY ACCOUNT** on Express-Scripts.com
- ⇒ Click Continue

MONTH colon cancer awareness

Colorectal cancer is the **third most common cancer** in the United States. As obesity rates have increased, the number of cases have increased as well.

RISK FACTORS

- ♦ African-American race
- ♦ Radiation therapy for cancer
- ♦ Inflammatory intestinal conditions
- ♦ A personal history of colorectal cancer or polyps
- ♦ Family history of colon cancer and colon polyps
- ♦ Diabetes
- ♦ Obesity
- ♦ A sedentary lifestyle
- ♦ Low-fiber, high-fat diet
- ♦ Inherited syndromes that increase colon cancer risk
- ♦ Older Age
- ♦ Alcohol
- ♦ Smoking

SYMPTOMS

- ♦ A change in your bowel habits, including diarrhea or constipation or a change in the consistency of your stool.
- ♦ Rectal bleeding or blood in your stool
- ♦ Persistent abdominal discomfort, such as cramps, gas or pain
- ♦ A feeling that your bowel doesn't empty completely
- ♦ Weakness or fatigue
- ♦ Unexplained weight loss

Many people with colon rectal cancer experience no symptoms in the early stages of the disease.

WHEN TO SEE A DOCTOR

If you notice any symptoms of colon cancer, such as blood in your stool or a persistent change in bowel habits, make an appointment with your doctor. Talk to your doctor about when you should begin screening for colon cancer. Guidelines generally recommend colon cancer screenings begin at age 50. Your doctor may recommend more frequent or earlier screening if you have other risk factors, such as family history of the disease.

PRECANCEROUS GROWTHS IN THE COLON

Colon cancer most often begins as clumps of precancerous cells (polyps) on the inside lining of the colon. Removing polyps before they become cancerous can prevent colon cancer.

TESTS USED TO SCREEN FOR COLORECTAL CANCER

- ♦ Guaiac-based fecal occult blood test (gFPBT) and fecal immunochemical test (FIT); annually*
- ♦ Stool DNA test; interval uncertain
- ♦ Sigmoidoscopy; every five years
- ♦ Colonoscopy; every 10 years
- ♦ Double-contrast barium enema; every five years
- ♦ CT colonography (virtual colonoscopy); every 5 years

*Colonoscopy should be performed if test results are positive.

Source: National Institutes of Health (NIH), Cancer Society, Mayo Clinic

PLAN getting out of debt

When you were a kid rolling a snowball in the backyard, the best way to do it was to pack some snow into a tight ball, then start rolling it through the yard. Your snowball would become a snow boulder much quicker than it would if you just built it up by hand.

That's exactly how the debt snowball method works.

You start by paying off your smallest debts first, then you gain serious momentum along the way. Before you know it, what once seemed impossible turns into a giant accomplishment!

Here's how it works:

First, you must first save a \$1,000 starter emergency fund. Then, you target your consumer debt. List your debts smallest to largest by amount owed. Don't worry about interest rates. Right now you're not concerned if one debt has a 2% rate and another one has a 22% rate. **Just list them in order, smallest to largest.**

After listing your debts in order from smallest to largest, begin by making the minimum payments on everything except for the smallest. Using the example to the right, this is the medical bill (1). **You're going to attack this one with all you've got.** That means you won't be eating out or hitting up the latest movie—you'll be throwing every spare dime toward your debt.

Once the medical bill is gone, keep moving forward. Now you've freed up extra money to apply to your credit card bill (2). Once you're finished with that, focus on the car loan(3), and once it's wiped out, go crazy on Sallie Mae (4 - student loan).

Before you know it, this seemingly insurmountable debt of \$30,000 will be gone! And you'll be free!

Here's why it works:

The point of the debt snowball is behavior modification. In our example, if you start paying on the student loan first because it's the largest debt, you won't see it leave for a while.

Pretty soon, you'll lose steam and go back to making the minimum payments.

When you ditch the small debt first, you see and feel progress. That small, nagging debt is out of your life forever—and you begin winning! By the time you're paying the bigger debts, you have so much more cash freed up from paying off the earlier debts that it creates a snowball effect. You are putting hundreds of dollars a month toward your bills instead of a few bucks here and there.

Source: Dave Ramsey, SmartDollar Plan

wellbeing
financial

“When you see your plan actually working - your snowball actually growing and gaining momentum - you'll stick to it. And by sticking to it, you'll eventually succeed in becoming and staying debt-free.”

--Dave Ramsey



Here's an example:

To better explain how to pay off debt, let's say you have the following debts:

1. \$1,000 medical bill
2. \$4,000 credit card debt
3. \$10,000 car loan
4. \$15,000 student loan



save the dates



Carpenters' Night at the Ballpark

Cards vs. Marlins @ Busch

July 16, 2016, 6:15 pm

Replica 2006 World Series
Mystery Player Ring

Ticket options: online or hard
ticket sales - watch www.carpdc.org
for more information

Royals' fans:

*We are working with the Royals' on a
date for Carpenters' Day at the K...*

Kansas City Health Fair

Carpenters' KC Training Center

Saturday, October 8, 2016

St. Louis Health Fair

Carpenters Hall

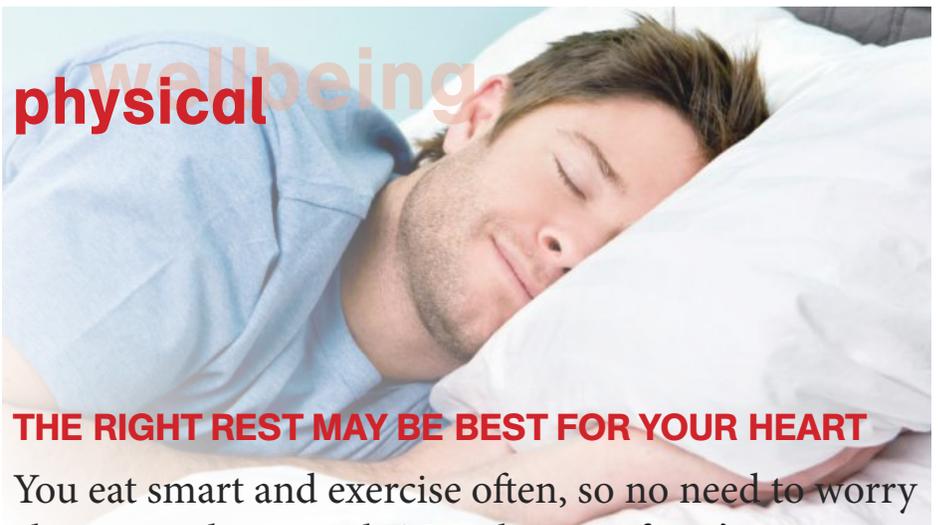
Saturday, October 15, 2016

healthy bite



G-BOMBS is an acronym you can use to remember the most nutrient-dense, health promoting foods on the planet. These are foods you should eat every day, and they should make up a significant proportion of your diet. [G-BOMBS] are extremely effective at preventing chronic disease and promoting health and longevity.

--Dr. Fuhrman



THE RIGHT REST MAY BE BEST FOR YOUR HEART

You eat smart and exercise often, so no need to worry about your heart, right? Maybe not, if you're not getting the right amount of sleep and quality rest...

A recent study of more than 47,000 young and middle-aged adults suggests that otherwise healthy people with poor sleep habits may be more likely to suffer from stiffened arteries and calcium deposit on the walls of major arteries – both early signs of heart disease. These symptoms appeared in individuals who got too much or too little sleep, as well as those who didn't get quality rest.

The sweet spot for sleep was right about seven hours.

Note: The study uncovered a link between poor sleep and possible heart issues, but did not prove a cause-and-effect connection.

Source: American Heart Association Journal Arteriosclerosis, Thrombosis and Vascular Biology, Sept. 10, 2015

G-BOMBS FOR HEALTH AND DISEASE PREVENTION

G - Greens: Most nutrient-dense of all foods; contain substances that protect blood vessels, and are associated with reduced risk of diabetes; excellent for weight loss; includes leafy greens, bok choy, kale and broccoli

B - Beans: Most nutrient-dense carbohydrate source; act as an anti-diabetes and weight-loss food because they are digested slowly, having a stabilizing effect on blood sugar, which promotes that "full" feeling and helps to prevent food cravings

O - Onions: (& leeks, garlic, chives, shallots and scallions) Beneficial effects on the cardiovascular and immune systems, as well as anti-diabetic and anti-cancer effects; associated with lower risk of gastric and prostate cancers

M - Mushrooms: Associated with decreased risk of breast, stomach, and colorectal cancers; all have anti-cancer properties—some are anti-inflammatory, stimulate the immune system, prevent DNA damage, slow cancer cell growth, and cause programmed cancer cell death

B - Berries: Low in sugar and high in nutrients; full of antioxidants, which reduce blood pressure, reduce inflammation, prevent DNA damage, inhibit tumor blood supply, and stimulate the body's own antioxidant enzymes

S - Seeds: Such as flax, chia, hemp, pumpkin, sunflower; contain healthy omega-3 fats and are rich in micronutrients; aid the absorption of nutrients when eaten with vegetables

Source: drfuhrman.com/library/gbombs.aspx



2016 St. Louis Heart Walk

Saturday, May 14

Busch Stadium - Downtown St. Louis

Gates Open: 7:30 a.m.

Opening Ceremony: 8:30 a.m.

Walk Begins: 9:00 a.m.

2016 KANSAS CITY HEART & STROKE WALK

What: 1-mile or 3-mile non-competitive walk or a 5K Timed Run

When: June 18, 2016
8:00 Celebration Begin
8:00 5K Run
9:30 Walk Begins

Where: Power & Light District



Carpenters is forming walking teams in this year's Heart Walks.

Visit our Team Pages:

St. Louis: heartwalk.kintera.org/metrostlouis

Kansas City: heartwalk.kintera.org/kansascity

Watch the website for more information!

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 for the new map of locations.

"Try the Y!" Join one of the 24 Gateway Region YMCAs **between April 16 and April 29, 2016** and you will receive **100% off the joining fee and 100% off the first full month's draft.** Contact **Calvin Dantley** at **314.644.3100, ext. 227** or by email, calvin.dantley@gwymca.org for 2016 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

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