



the **builder** benefit news



enhancing members' lives

vacation benefit **REDEMPTION** begins **5.24.2018**

Volume 6 | Issue 1 | April 2018
www.carpdc.org/BenefitServices

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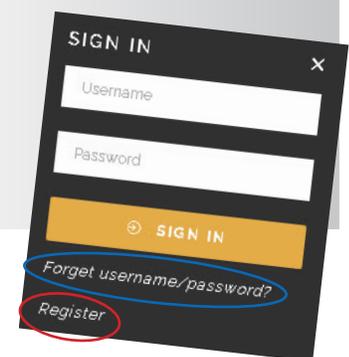
Benefits Available for Redemption Online May 24, 12:01 am

If you earned Vacation Benefits in the 2018 Plan Year, ending April 30, 2018, you are eligible to authorize your benefits as early as 12:01 am on May 24, with payments scheduled to begin on June 1. [Vacation Benefit statements will not be available prior to May 24.](#)

For all Vacation Benefits authorized prior to June 1, initial payments are scheduled to begin on June 1. After June 1 and before June 13, direct deposits will be made within 3 - 5 days from the date of redemption. After June 13, direct deposits may take up to 7 - 10 days. For paper checks, please allow 7-10 working days to receive your check.

New Users

If you don't have a personal carpdc account, you will need to set one up on www.carpdc.org in order to redeem your benefits online. To register, click on **Log in** via the **hamburger icon** in the top right corner of the carpdc home page, then select **Register**. Follow the prompts to set up your new account. Should you have trouble setting up your account and need assistance from our Member Service Department, please note that call volume increases substantially and that there will likely be a longer wait time beginning the week of May 24.



Returning carpdc users

Has it been awhile since you've logged in on carpdc? It's good to test your log in and password prior to Redemption. If you've forgotten your username or password, please click on the Menu icon in the top right corner of the carpdc.org home page, then select [Forget username/password](#).

If you experience issues while setting up your carpdc account or when logging in to redeem your Vacation Benefits, [please call the Vacation Office at 314.644.4802 or Toll-Free 877.232.3863, Option 5, Monday - Friday, 7 am - 4:30 pm.](#)

Please expect longer hold times on the phone on May 24 and the days to follow. We appreciate your patience.

wellbeing
physical

WE ARE ONE

Introducing Our New Carpenters' Plan Names

The members and the families of the St. Louis - Kansas City Carpenters Regional Council span a three-state area including Southern Illinois, Missouri and Kansas. Each member is equally important, no matter where they reside. We are one organization, and we are working to represent each area equally.

To better reflect the membership they serve, the Board of Trustees approved Plan name changes for our Health and Welfare, Vacation and Training Funds, as well as the Kansas City Pension Fund in March. The **New Plan Names** are as follows:

health & welfare trust fund:

St. Louis - Kansas City Carpenters Regional Health Plan

vacation trust fund:

St. Louis - Kansas City Carpenters Regional Vacation Plan

training fund:

St. Louis - Kansas City Carpenters Regional Training Fund

kansas city pension fund:

Carpenters Pension Fund of Kansas City

The following Plan names have not changed:

st. louis pension trust fund:

Carpenters' Pension Trust Fund of St. Louis

kansas pension:

Kansas Building Trades Open-End Pension Fund

We Are One

Our Logo



Family First: Carpenters' Benefit Plans provides quality Health & Welfare Benefits for your whole family.



CRC: The union is the center, the foundation, the heart of who we are and why we do what we do.



Sunsets: We provide sound retirement benefits for you and your family now and in the future so you may relax during your "sun-setting" years, *St. Louis Pensioners only.*

carpenters'

benefit plans

HEALTH & RETIREMENT SERVICES

Through the evolution of our membership, our logo and our Plans, we will continue to hold fast to our Vision to continue

Enhancing Members' Lives.

Have You Moved?
Have You Moved?
Have You Moved?
or
Do you have a new phone number?

- 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

Benefits Paid 2018

Health & Welfare

Jan - Mar 2018

\$ 48,616,653.45

Pension

Jan - Mar 2018

St. Louis & SO IL	\$ 43,886,142.30
Kansas City	\$ 18,639,636.40
KS Bldg Trades	\$ 3,907,250.63



3 summer temptations to SCORE YOUR BUDGET

Every season has its own share of money temptations, but summer might be the worst. Blame it on the sun! It's so easy to spend money in the summer, but that doesn't mean you should. Be sure to look out for these summer expenses.

1. Going Into Debt for Vacation

We are all for you having a summer vacation, but make sure you pay for it with cash. Don't go into debt for vacation. Save up, pay cash, and don't fall for slick marketing tricks that talk you into paying for a trip you can't afford.

2. Bad Mortgages

Everybody's got house fever in the spring and summer. But don't give in! House fever will put you in the poor house quicker than anything. We recommend a 15-year, fixed-rate mortgage with a down payment of at least 10% and a monthly payment of no more than 25% of your take-home pay. If those rules don't fit in your budget, you need to save up and let the fever pass.

3. Need Coffee

While out running errands or shopping with friends, you might feel the need to stop and grab a delicious iced coffee. But at nearly \$4 (or more!) per drink, this can add up quickly! If coffee's your vice, allow yourself a little room in the budget so you can indulge guilt free. Just make sure not to go overboard.

We want you to have fun this summer, but we want you to have fun now without paying for it later. If you budget and pay for items up front with cash, then you won't have that unnecessary worry weighing you down as you try to live a carefree summer.

Source: Dave Ramsey, SmartDollar Plan

For more articles like this one, check out the SmartDollar blog: blog.smartdollar.com

wellbeing
\$ financial

Take Control of Your Money

Don't let the excitement of warm weather and summer vacations keep you from focusing your money on what matters. Take control of your money by taking control of your budget.

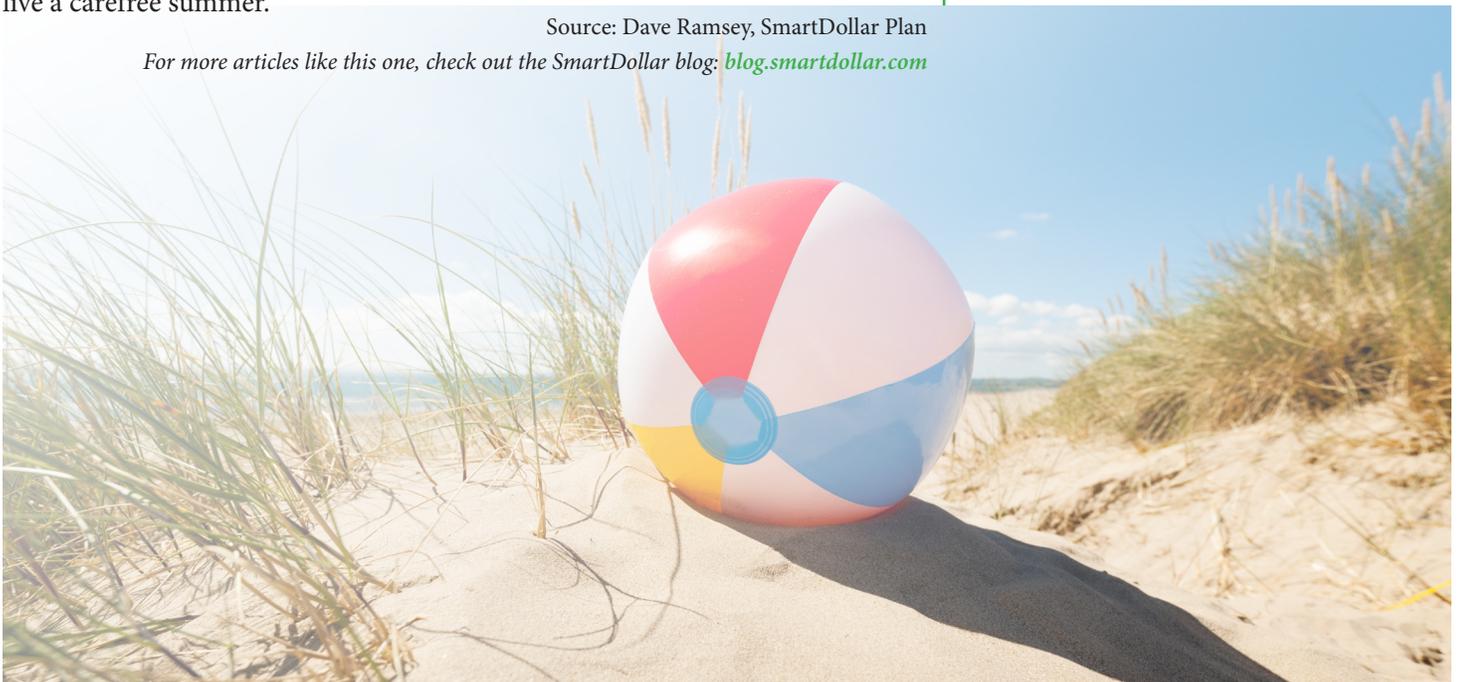
A zero-balanced budget balances your income side and your outgo side.

Income side: List your TOTAL MONTHLY INCOME.

Outgo side: Write down EVERY MONTHLY EXPENSE and eliminate category confusion; not sure groceries vs. supplies purchased on the same receipt? Combine the categories!

Start Early: Finalize next month's budget A FEW DAYS BEFORE THE MONTH BEGINS.

Balance = Zero: If there's any money leftover after all money assignments have been made, TELL THAT MONEY WHERE TO GO!
Savings, Investments?



WHEN IN PAIN...

Pain is often a precursor to drug and alcohol addiction since prescription medications, drugs and alcohol may reduce pain temporarily. They are all unsuccessful at getting to the root cause of the pain and more often cause more damage.

Functional Medicine is ONE approach to preventing the need for the drugs which cause addiction.

There are other Alternative Therapies for Pain Management to SEEK FIRST:

- ⇒ Spinal Manipulation (chiropractor)
- ⇒ Physical therapy
- ⇒ Acupuncture*
- ⇒ Exercise*
- ⇒ Massage*
- ⇒ Biofeedback*
- ⇒ Activity modifications*
- ⇒ Stress reduction*

**not covered under Carpenters Regional Health Plan

SUBSTANCE ABUSE FACTS

According to the National Survey on Drug Use and Health (NSDUH), 21.5 million American adults (aged 12 and older) battled a substance use disorder in 2014.

One out of every eight people who suffered from a drug use disorder in 2014, according to NSUDH, struggled with both alcohol and drug use disorders simultaneously.

If you think you have a problem with alcohol or substance abuse, the Member Assistance Program (MAP) can help.

Call Carpenters' MAP Toll-Free: 800.413.8008

7 ways to heal ADD

A Functional Medicine Approach

Dr. George Papanicolaou, DO

Article reproduced with permission from The UltraWellness Center

Addiction is a powerful force that can sabotage your life and hurt those who surround you. Whereas researchers once considered addiction a weakness of character, in recent decades we've learned that brain-chemistry imbalances often underlie addiction to drugs like cocaine, heroin, and methamphetamine.

Rather than slap another drug onto that addiction, Functional Medicine seeks to find the root cause of those behaviors. Functional Medicine doctors dig deeply to ask what triggers those behaviors, what continues to mediate the behaviors in a positive or negative way, and identify biologic systems that have been disrupted. Once we find those, we can craft interventions to help the systems recover from addictions.

Dopamine. Among the imbalances that contribute to addiction is dopamine, a neurotransmitter involved in motivation and reinforcement. Even low alcohol doses can increase dopamine release, contributing to its rewarding effects that can lead to addiction. Likewise, drugs like cocaine can release two to 10 times the amount of dopamine as natural responses.

That impact on your brain's pleasure circuit dwarfs the natural feel-good rewards for things like food and even sex. Your brain becomes stimulated and you're motivated to reach for those drugs again and again, reinforcing the addiction.

Genetics. To complicate matters, for about 30 percent of the population, genetics also impacts addiction. Researchers now know that some people naturally gets less dopamine and are more prone to addiction. Considering about 30 percent of us are born with low dopamine brain function, how can we avoid excessive craving behavior that leads to addiction?

Look at the Big Picture. In Functional Medicine, we believe while genetics play some role in addiction, they are far from the entire picture. Lifestyle factors including sleep, exercise, stress, and diet can dramatically impact gene expression and help you manage addiction.

No One-Size-Fits-All. Addiction is very complicated and involves numerous imbalances, including your feel-good neurotransmitter serotonin as well as hormones like testosterone. While Functional Medicine never takes a one-size-fits-all approach to any issue, addiction especially demands an individualized approach.

At the same time, how you live and eat can have a profound affect, and Functional Medicine creates a solid foundation to treat addiction. In my practice, I've found these 7 strategies help patients manage addiction and create positive change in their lives:

ADDITION wellbeing **physical**

- 1. Change you plate.** What you put on the end of your fork can have profound impacts on addiction. Studies show eating a high-sugar diet can create a dopamine release similar to drug addiction. (It's no exaggeration, in fact, to call sugar a drug.) On the other hand, eating a protein-rich diet that helps build dopamine, and the omega-3 fatty acid (DHA) in wild-caught seafood can help improve mood and cognition.
- 2. Fix your gut.** Your gut feeds directly back to the brain via the vagus nerve, producing a wide range of hormones and around 40 different neurotransmitters. [Unhealthy gut = unhealthy brain!] Gut bacteria help create dopamine and feel-good serotonin. In fact, your gut produces about 95 percent of serotonin, and neurons in your gut can generate as much dopamine as those in your brain. Leaky gut and other gut problems can have a profound effect on your mood, and healing these issues can positively impact addiction. This isn't a one-size-fits-all solution. However, almost everyone benefits from eating fermented foods like kimchi and sauerkraut that support good gut bacteria. Prebiotic-rich foods like dandelion greens can help feed those good gut bugs, and I recommend taking a probiotic supplement for additional support.
- 3. Manage stress.** Research shows chronically feeling stressed out lowers dopamine. Among its benefits, yoga, meditation, deep breathing or other activities that can balance chronic stress can help balance serotonin and improve your overall quality of life. So can meditation, deep breathing, or any other activity that balances the chronic stress that permeates 21st-century life. The important thing is to find things that work for you and do them regularly.
- 4. Get great sleep.** At the very least, aim for 7 hours (preferably 8 or 9) of high-quality, uninterrupted sleep every night. Sleep hygiene becomes crucial here. Turn off electronics a few hours before bed and find a way to unwind into deep, restorative sleep.
- 5. Exercise regularly.** You're likely familiar with that invigorating feeling after a great workout. That's because regular exercise boosts feel-good neurotransmitters like serotonin. Burst training and weight resistance make great exercise, but the important thing is to find something that works for you and that you'll stick with. Enjoy the process, remember this is a skill and like any skill, initially you will not do well with it. If you practice, you will get better and better.
- 6. Nutrients can help balance neurotransmitters.** Research shows that proper nutrients can influence dopamine activity. I recommend working with a Functional Medicine practitioner or knowledgeable nutritionist who can find the correct doses for these and other neurotransmitter-balancing nutrients.
- 7. Practice random acts of kindness.** Studies show when we help others, we can also help ourselves. Among its benefits, doing something kind for others can boost dopamine levels, helping you feel happier. The next time you're down, try buying a stranger a cup of coffee or tip an extra few dollars at a restaurant and see if that doesn't make you feel better than retail therapy.

Addiction is a highly complex condition that presents a challenge like few others. At the same time, the Functional Medicine paradigm becomes the perfect way to address complex chronic conditions like addiction that require both dietary and lifestyle modifications to successfully alter negative behaviors.

wellbeing physical

UNION MEMBERS & DEPENDENTS

SPECIAL OFFERS

Members and their families are eligible for discounts to Carpenters' Day at Busch Stadium, Six Flags St. Louis, Worlds of Fun in Kansas City and Silver Dollar City in Branson.*

Visit **Member → Discounts on**
www.carpdc.org for more details



*Carpenters' Day at the K game not yet available...stay tuned.



GENESIS HEALTH CLUBS:
KANSAS & KANSAS CITY, MO

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

Visit **Member → Discounts on**
www.carpdc.org for more details

PRESCRIPTION approved plan changes

Each year, the United Brotherhood of Carpenters' (UBC) Clinical Advisory Committee (CAC) reviews the prescription drugs covered under the Plan. Based on the committee's findings, recommendations are made to continue coverage or stop coverage under the Plan for certain drugs. The following list is their recommendations which were approved by the Board of Trustees effective **January 1, 2018**:



✓ Anti-Infective Drugs

- ◆ **Benznidazole** Cover with Prior Authorization
- ◆ **Gocovri XR** Not Covered
- ◆ **Trimpex (trimethoprin)** Not Covered

✓ Cardiovascular Drugs

- ◆ **Carpospir (spironolactone)** Covered with Prior Authorization - For feeding tube patients and children less than five (5) years old only
- ◆ **Nikita (pitavastatin)** Not Covered

✓ Central Nervous System Drugs

- ◆ **Lyrica CR (pregablin)** Not Covered
- ◆ **Soma (carisoprodol)** Not Covered
- ◆ **Xanax (alprazolam)** Not Covered

✓ Endocrine Drugs

- ◆ **Fiasp (insulin aspart with niacinamide)** Covered with Prior Authorization
- ◆ **Duzallo (lesinurad/allopurinol)** Not Covered

✓ Metabolic Drugs

- ◆ **Nityr (nitisinone)** Cover Step Therapy Tier 3; require Humlog first

✓ Oncology Drugs

- ◆ **Idhifa (enasidenib)** Covered with Prior Authorization
- ◆ **Verzenio (abemaciclib)** Covered with Prior Authorization

✓ Respiratory Drugs: **Xhance (fluticasone proprionate)** - Not Covered

- ◆ **Xhance (fluticasone proprionate)** Not Covered

Take Us Anywhere

Introducing the new Carpenters app.

STL-KC-CRC

The image shows a blue banner for the Carpenters app. It includes the text 'Take Us Anywhere' and 'Introducing the new Carpenters app.' Below this are two QR codes and the text 'STL-KC-CRC'. At the bottom left are buttons for 'Download on the App Store' and 'GET IT ON Google play'. On the right is a smartphone displaying the app's interface, which includes the Carpenters logo and 'benefit plans'.

UPDATES

Get Text Updates From the CRC!



Get in the KNOW! If you want to keep yourself updated on current political and Council updates, here's how:

Text 'STL' to 91990

This will add you to the list that pertains to YOU and YOUR AREA.

NOTICE

carpenters' health & welfare

STATEMENT OF NONDISCRIMINATION

The St. Louis - Kansas City Carpenters Regional Health Plan (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 may be found at 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.

UNION MEMBERS & DEPENDENTS

SPECIAL OFFERS



The Gateway Region Y has 24 locations throughout the MO/IL bi-state region. Visit www.carpdc.org/Member/Discounts for the map of locations.

"Try the Y!" Carpenters' members may Try the Y at any of the 24 Gateway Region YMCAs for two weeks, up to two times per year, at no cost.

Twice annually, the YMCA offers a free joining period for our members. The next free joining period will be **October 2018**. During this time members will receive **100% off the joining fee and 100% off the first full month's draft**. Contact **Mike Ciaravino** at **314.644.3100**, or by email, michael.ciaravino@gwymca.org for 2018 corporate Membership information.

Use Company Code 11004 to take advantage of this special offer and don't forget to mention the **St. Louis - Kansas City Carpenters Regional Council**.



SNAP FITNESS SULLIVAN, MO

Members of the St. Louis - Kansas City Carpenters Regional Council can join Snap Fitness in Sullivan, MO at a reduced rate of 10% off the membership option of your choice.

In order to receive this discount, simply mention the STL-KC CRC upon inquiry or joining.

Snap Sullivan's Phone: 573.468.5656
Email: sullivanmo@snapfitness.com



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HEALTH & RETIREMENT SERVICES

1419 Hampton Ave
St Louis, MO 63139



Check us out on Facebook!