

Volume 6 | Issue 2 | September 2018
www.carpdc.org/BenefitServices

RETROACTIVE plan amendments

in this issue

Health, Welfare & Wellness

Retro 1/1/2018 **Plan Revisions**

Fall **Health Fairs & Clinics**

Biometrics: New Opportunity

Sign-ups Available

Top Retirement **Myths Debunked**

Spousal Coverage Program

Onsite Smoking Cessation Program

New Financial Wellness Program

Self-Pay Rates 1/1/2019

UHC Rates 1/1/2019

New **Health and Wellness Center**

Special **Offers**

Health & Pension Plans

Benefits **Paid-to-date 2018**

Nondiscrimination Notice

The Board of Trustees approved a few amendments to the Health Plan in the June and August 2018. These changes are highlighted here.

EFFECTIVE JANUARY 1, 2018

Spousal Coverage Plan Coverage Revision: Late Forms Received

Spousal Coverage Program forms will now include reinstatement of spousal coverage at the *beginning of the month* in which any late form is received after the deadline.

Details: In the past, if a late form was received after the deadline, the spouse's coverage would be reinstated at the beginning of the next month. Effective January 1, 2018 if a form is received after the deadline, spousal coverage will be reinstated at the *beginning of the month* in which the form was received.

Example: A Spousal Coverage Program Verification Form is received on June 19. Previously, the spouse's coverage would reinstate on July 1. Now, the spousal coverage will be reinstated on June 1.

Non-Active Classification 120/36 Rule Update

The new Non-Active Classification participation requirement referred to as the 120/36 Rule went into effect January 1, 2018. As a reminder, the 120/36 Rule works as follows:

In order to self-pay in the Disabled or Retired category, members must have at least 10 years (120 months) of eligibility in the Active Classification during their career AND three years (36 months) of their Active Eligibility must be within the last five years prior to moving into the Non-Active Classification. Coverage by hours worked and Minimum/Difference payments are counted towards Active coverage.

The Update: The Plan will consider months of employment with a signatory but non-contributing employer when determining eligibility for the 120 Rule.

The **non-active classification** refers to the following classes of individuals:

- ⇒ Retired members
- ⇒ Retired self-employed members
- ⇒ Non-pension members
- ⇒ Disabled members
- ⇒ Surviving spouses

LOCATIONS & DETAILS



HEALTH FAIRS & CLINICS

← ← QR CODE:

Or Event Details may be found
at WWW.CARPDC.ORG/HEALTHFAIRS

HEALTH FAIRS

Kansas City** 9/15 8a - 12p
8955 E 38th Terr, Kansas City, MO 64129
St. Louis** 9/29 8a - 12p
1401 Hampton Ave, Saint Louis, MO 63139

MINI-HEALTH FAIRS

Wood River, IL 10/6 8a - 10a
277 E Madison, Wood River, IL 62095
Washington, MO 10/13 8a - 11a
1121 Columbus Ln, Washington, MO 63090
Festus, MO 10/20 8a - 10a
1320 YMCA Dr, Festus, MO 63028
Wentzville, MO 10/20 8a - 11a
755 Parr Rd, Wentzville, MO 63385

HEALTH FAIR CLINICS

Jefferson City, MO 9/13 5 - 7p
5218 Business 50 West, Jefferson City, MO 65109
Cape Girardeau, MO 10/5 7 - 9p
815 Enterprise, Cape Girardeau, MO 63703
Springfield, MO 10/6 8 - 10a
4639 W Pfeiffer Ct, Springfield, MO 65803
Freeburg, IL 10/16 5 - 7p
800 S State St, Freeburg, IL 62243

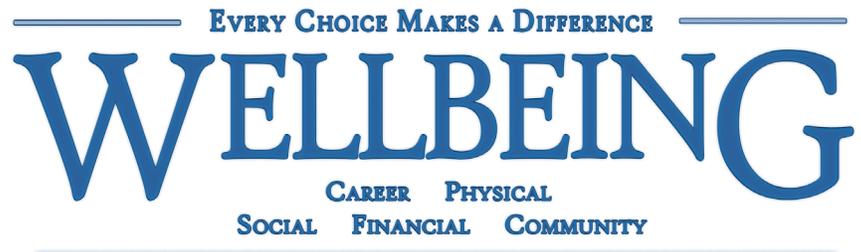
MAMMOGRAM VAN ONLY

St. Louis** 9/25 9a - 2p
1401 Hampton Ave, Saint Louis, MO 63139

*Kansas City Local Picnic to follow.

**Mobile Mammography available.

To schedule: KC 816.444.9989
STL 800.600.3606



YOUR CHOICES MATTER.

Contrary to popular belief, we are not guaranteed the health of our parents, either good or bad. What you do with your available resources has more impact on your health than simply your genes. This concept is referred to as *epigenetics*. The food you eat, the amount of sleep you get, the social interactions you have and even the career you have chosen all affect your health; sometimes positively, sometimes negatively.

YOU HAVE THE CHOICE TO MAKE A CHANGE.

Do you feel good about your health? What would you say if someone told you that one small change could possibly alter your health and your life's course? Would you consider making that change? You can do it. And we'd like to help.

NEW IN 2018.

Online Health Risk Assessments (HRA): Biometric screening participants must



complete an HRA for full health assessment. Complete the online assessment provided through the QR code to the left, or by using this link: <https://goo.gl/TNAZgT>

Health Coaching Opportunity: Biometric screening participants have the

opportunity to sign up to work with a certified health coach to create lasting health changes. A health coach is a supportive mentor and wellness authority who helps clients feel their best through food and lifestyle changes by tailoring individualized wellness programs to meet their clients needs. If you are interested in signing up, use the QR code to the left or use the following link to sign up: <https://goo.gl/yPVqd2>

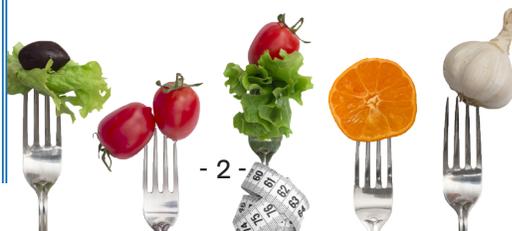


Onsite Smoking Cessation Program: When trying to quit smoking, support



can make all the difference. Carpenters new onsite smoking cessation program is a pilot program running in St. Louis and Kansas City. Sign up to be added to our mailing list by using the QR code to the left or using this link: <http://eepurl.com/dEioDv>

Our 2018 health fairs have been designed to help you achieve better health for you and your family with vendors from every area of wellbeing.



HEALTH FAIRS.

What to expect at our health fairs:

- Biometric Screenings & Health Risk Assessments (HRA), ages 18 and up. *You must fast for at least 8 hours prior to your blood draw. Water and black coffee are okay.*
- Free hearing testing available. Don't forget the Member-only hearing aid benefit!
- Flu shots, ages 9 and up. Preservative-free flu shots available upon request.
- Mammogram van available for screenings for women ages 40 years or older.
- Community food drive. Check out the Most Needed Items lists on carpdc.
- Vendors with information to share about all five areas of wellbeing: Career, Community, Financial, Physical and Social.
- Activities for the whole family including bounce houses, face painting, balloon animals, birdhouse building, petting zoo, pet rescue and more!
St. Louis: Bags Tourney anyone?? Kansas City: Stay after the Health Fair for the Local Picnic!

MINI-HEALTH FAIRS.

What to expect at our mini-health fairs:

- Biometric Screenings & Health Risk Assessments (HRA), ages 18 and up. *You must fast for at least 8 hours prior to your blood draw. Water and black coffee are okay.*
- Free hearing testing available. Don't forget the Member-only hearing aid benefit!
- Flu shots, ages 9 and up. Preservative-free flu shots available upon request.
- Community food drive. Check out the Most Needed Items lists on carpdc.
- Vendors with information to share about all physical and financial wellbeing.

HEALTH FAIR CLINICS.

What to expect at our health fair clinics:

- Biometric Screenings & Health Risk Assessments (HRA), ages 18 and up. **Springfield only:** *You must fast for at least 8 hours prior to your blood draw. Water and black coffee are okay.*
Jefferson City, Cape Girardeau and Freeburg: DO NOT FAST.
- Free hearing testing available. Don't forget the Member-only hearing aid benefit!
- Flu shots, ages 9 and up. Preservative-free flu shots available upon request.
- Community food drive: Springfield & Jefferson City only. Check out the Most Needed Items lists on carpdc.

For a complete list of specific activities at each event and a full list of this year's sponsors, please visit WWW.CARPDC.ORG/HEALTHFAIRS.

thank you! HEALTH FAIR SPONSORS

Our health fairs and clinics could not be possible without the help of our sponsors who invested in our member wellbeing.

Platinum Sponsors \$2,500

Diplomat Specialty Pharmacy
Signature Medical Group
UnitedHealthcare Services, Inc

\$2,000 Sponsor

Healthy Solutions, Inc

Titanium Sponsors \$1,000

Coventry/Aetna Health Care
Interface Construction Corp
Segal Consulting

Gold Sponsors \$500

Ambassador Floor Company
Delta Dental
Express Scripts
Fischer & Fritchel
Fixture Contracting Co, Inc
McCarthy Holdings, Inc
Mercy Behavioral Health
RSM US LLP
Vee-Jay Cement Contracting, Inc

Silver Sponsors \$250

Advertisers' Printing
Allen Roofing & Siding
Automatic Systems, Inc
Carpenters' Local 32
Countryside Flooring America
Fitzgerald Construction, Inc
GH Voss Co
Lee Allen Contracting, Inc
Midwest Acoustics, Inc
Overhead Door Co of St. Louis
Red-Card Systems, LLC
River City Drywall & Painting, Inc
Shillington Box Company
VSP

Bronze Sponsors \$100

Calhoun Construction
DELL Plaster & Drywall Const, Inc
Holland Construction, Inc
Kienstra Precast, Inc
MetLife Group Benefits
RG Ross Construction Co, Inc
The Korte Company
Tony Prince Company
Yahl Contracting, Inc

wellbeing
physical



Do you know your **JOINT-PAIN** benefits?

Signature Medical Group is **Carpenters' preferred provider** if you are living with back or joint pain.

Same Day Appointment Pledge

For pain in your knee, shoulder, hip, low back, neck, elbow, hand/wrist, or foot/ankle call Signature Medical Group's **Gerrie Herrmann at 314.973.4585** to take advantage of their same day appointment pledge.

Preferred Orthopedic Provider

Members will receive in-network benefits when they use Signature Medical Group providers, and in addition, **the Plan will rebate \$150** to a covered person who completes the entire course of treatment recommended by Signature (education, surgery and post-operative rehabilitation) for any of the following procedures: **total knee replacement, hip replacement, rotator cuff repair or carpal tunnel surgery.**

To take advantage of this \$150 rebate, contact Gerrie Herrmann with Signature Medical Group at 314.973.4585.

BABY BIRD SIGHTING! birdhouse built @ health fair



MEMBERS

new opportunities

NEW FINANCIAL WELLNESS PLAN

Struggling with money? Planning to purchase a new home? Maybe you want to evaluate your retirement savings to ensure you are sitting pretty when you reach retirement. Well, Carpenters can help. We have partnered with Financial Advisors who can help you.

Here's the gist:

Carpenters' Financial Wellness Program will launch during Carpenters' fall Health Fairs. Financial Advisors from various banking institutions, including First Bank, BMO Bank and Commerce Bank, will be available at our health fairs and most clinics. Financial Advisors:

- will host a table at our Carpenters Health Fairs & Clinics this fall, providing information on financial wellness,
- have sign-ups available for attendees to sign up for a **free 30-minute consultation** at an upcoming session, and
- are committed to answering your questions during your free consultation. Members who attend the Health Fairs and Clinics will be given priority for initial consultations. Beginning in November, any members may call Carpenters' Benefit Plans office at 314.269.5528 to schedule a consultation with the Financial Advisor. Consultations will be by phone, unless onsite is preferred in the following areas: St. Louis, Kansas City, Festus, Wentzville, Jefferson City Springfield, MO and Edwardsville, IL. You must indicate which location and option is preferred, if any, when setting up your initial consultation.

Financial Advisor disclaimer: The Financial Advisors are not to sell but to offer helpful advice. If a member would like to work with the Advisor outside of the initial consultation, it must be at the member's request. Advisors are not permitted to solicit for services during the 30-minute consult. Member contact information may not be retained for the Advisor to contact at a later date, unless by request of the member.

NEW ONSITE SMOKING CESSATION PROGRAM

St. Louis & Kansas City locations are offering a new onsite pilot program for **SMOKING CESSATION**.

The Great American Smokeout November 2018.

Seven-week classes. One Quit Date.

When trying to **QUIT SMOKING, SUPPORT** can make all the **DIFFERENCE**.

Interested in more information or signing up? Join our mailing list.

<http://eepurl.com/dEioDv> or use QR code:



DEBUNKED

top 5 retirement myths

wellbeing
financial

Just about everywhere you look these days, retirement is a hot topic. From the myriad of advertising available, the chances are pretty good that you've thought about retirement—even if you didn't plan to.

Beware, however, because some of the things you hear about retirement are just straight-up myths. Here are some of our favorite myths—along with the truths, of course.

1. I'm too young to think about retirement.

You're never too young to start investing for retirement. Investment while younger allows for more years for compound interest to grow your investments!

Remember, compound interest is a mathematical explosion! It's why you should invest early, no matter how small the amount. For example, a \$2,000 lump sum invested when you're 35 years old can grow to \$35,000 by the time you're 65. But that same \$2,000 investment would have been worth \$91,000 if you had invested it 10 years sooner. Almost three times as much—that's the power of compound interest! For more information on **compound interest**, visit this article: <https://goo.gl/Hw3EYJ>

2. I don't have enough income to invest.

Yes you do! Just cut out one Quik Trip run and one take out lunch each week, and you'll have at least \$50 per month. That is enough to start investing for retirement.

Now \$50 per month doesn't seem like a lot, but over 30 years, that could grow to about \$110,000. That kind of makes your Gatorade and lunch taste a bit different, doesn't it? And if you did that for 40 years, it would top out close to \$300,000.

3. The government will take care of me.

Seriously? It's no joke, but unfortunately, a lot of folks have the same plan. More than one-third of Americans say they'll depend on Social Security to provide for their future financial needs during retirement.

While that's a nice dream, the reality is that the average Social Security benefit check is about \$1,200 per month. That sounds more like a serious cutback for your lifestyle than having all your needs met. You need to be the one in charge of your retirement!

4. I'm too old to get started.

It's not too late! It may be more difficult, but there are options. Make sure you're investing at least 15% of your income into a retirement plan.

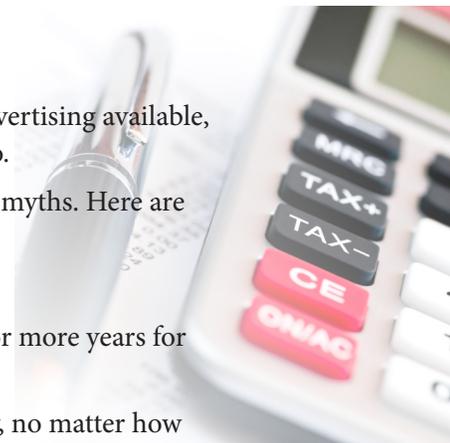
You can also make up for lost time by taking advantage of 401(k) "catch up" contributions. If you are 50 or older, you can contribute an extra \$6,000 per year to help you get back on track. Just that extra contribution (\$500 per month) over 15 years could grow to about \$235,000. That's on top of your regular monthly contribution. So, what are you waiting for?

5. I have to pay for my kids' college first.

Most parents want their kids to go to college. You may even feel like it's your duty to pay their tuition even if it means using your own savings—including retirement savings—to do it. Yes, college is important and we want your kids to go to college. But you don't have to pay for it. In fact, Junior could look for grants, scholarships, work study, or even a part-time job (anything but loans) to pay for school.

Take Note: There are plenty of options when it comes to paying for college, but only one way to support yourself in retirement: your own savings. Make investing for your retirement a priority! Once you're investing 15% of your income for retirement, you can start stashing away any extra money for your kids' college fund.

Source: Dave Ramsey, SmartDollar Plan



Benefits Paid 2018

Health Plan

April - July 2018

\$ 65,084,699.13

Pension Plans

April - July 2018

So IL & St. Louis	\$ 59,696,751.82
Kansas City	\$ 25,138,652.11
KS Blding Trades	\$ 5,078,516.43



wellbeing
physical

ACTIVES
spousal coverage
PROGRAM

The St. Louis - Kansas City Carpenters Regional Health Plan 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 will be mailed in September to all applicable spouses, or alternatively, spouses may complete the **Spousal Coverage Verification process ONLINE beginning mid-SEPTEMBER**.

If you are required to complete the Spousal Coverage Verification Form each year, watch your mail in September for more information.

Full details on Carpenters' Spousal Coverage Program may be found at:
www.carpdc.org/Eligibility/SpousalCoverage

Is Your Information CURRENT?

- » Log In on www.carpdc.org
Visit **MEMBERS** → **MY CARPDC** → **MY ACCOUNT** to update your address online, or
- » Call Member Services and review your address & phone number:
STL 314.644.4802 | KC 816.841.7136
Toll-Free 877.232.3863

Request for a *Change of Address* form to be mailed to you

2019 NON-ACTIVE rate changes

EFFECTIVE JANUARY 1, 2019

Non-Active Classification Self-Pay rates are now available, effective December 2018 for January 2019 coverage. Please contact Carpenters' Member Services with any questions regarding these rates.

CARPENTERS' SELF-PAY MEMBERS:

NON-MEDICARE (PER INDIVIDUAL)

Platinum Plan	Rate/Mo	Gold Plan	Rate/Mo
Medical & Rx	\$540	Medical & Rx	\$490
w/ Dental	\$565	w/ Dental	\$515

COBRA

Platinum Plan	Rate/Mo	Gold Plan	Rate/Mo
Individual Plan	\$380	Individual Plan	\$353
Family Plan	\$1,245	Family Plan	\$1,156
Ind Ext Disability Rate	\$558	Ind Ext Disability Rate	\$519
Family Ext Disability Rate	\$1,828	Family Ext Disability Rate	\$1,700

MEDICARE MEMBERS:



UnitedHealthCare (UHC) and Carpenters' Plan have approved rate changes to the Carpenters' Group Medicare Advantage (PPO) Plan effective January 2019. Carpenters' Group Medicare Advantage Plan is administered by UHC. *UHC's Annual Notice of Change 2018* will be mailed to retirees by UHC in December 2018.

MEDICARE

Coverage	Rate/Mo
Medical & Rx	\$290
w/ Dental	\$315

UHC will be at the Kansas City and St. Louis Health Fairs to answer any benefit questions you may have. Look for their tables!

CARPENTERS

new wellness center

COMING FALL 2019

The Board of Trustees has approved a Carpenters Health and Wellness Medical Center (Center) to be established as part of the St. Louis - Kansas City Carpenters Regional Health Plan. A new building will be built on the Hampton campus that will house the Center. Building plans are taking shape while the Health Plan is working with Cerner Corporation, the Center's management company.

The Center will be available for eligible members and their eligible dependents over the age of two. Cerner will offer:

- ✓ Primary care appointments
- ✓ Video visits
- ✓ Chiropractic care
- ✓ Physical therapy
- ✓ Lab
- ✓ X-ray
- ✓ Pharmacy
- ✓ Member Assistance Program services
- ✓ Health and wellness services
- ✓ Occupational health

Additional services are being considered. A full list of services will be provided when the list is finalized in the months ahead.

Members and dependents who use the Center also save out of pocket costs on receiving their care at the Center as there are **no copays or deductibles** that apply to any of the services obtained through the Center.

carpenters' health & welfare

STATEMENT OF NONDISCRIMINATION

The St. Louis - Kansas City Carpenters Regional Health 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 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



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 a complete list of locations



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 in **October 2018** 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@gwrymca.org for 2017 corporate Membership information.

Don't forget to mention the **St. Louis - Kansas City Carpenters Regional Council**.



Important Health Plan changes and Health Fair information inside

SEE INSIDE FOR DETAILS



CARPENTERS' HEALTH FAIR EDITION