

the builder

benefit news

April 2013

PROTECTING
WHAT YOU BUILD



In this issue:

- Welcome Kansas City Welfare
- Vacation Benefit Redemption
- Plan Benefit Changes
- PPI Risks
- Alcohol Awareness Month
- Gold's Gym/YMCA Discounts
- Member Assistance Program
- Scholarship Contributions

Welcome Kansas City & Vicinity

A message from Terry Nelson, Executive-Secretary Treasurer, Carpenters' District Council of St. Louis & Vicinity

We would like to welcome the members and families of the **Carpenters' District Council of Kansas City and Vicinity Welfare Fund** (Kansas City Plan) into the Carpenters' Health & Welfare Trust Fund of St. Louis (St. Louis Plan). As of May 1, 2013, these two health plans unite to build a stronger program throughout Missouri, Illinois, and Kansas. I hope the mailings from the St. Louis Plan Office and recent Informational Benefits Local Meetings have helped ease some confusion.

The Kansas City Welfare Plan is merging into the St. Louis Welfare Plan to make two strong plans even stronger. With the challenges of health reform, medical and pharmacy inflation, and a weak economy, our Trustees remain committed to providing the best benefits to the most members for as long as possible. By merging the Welfare Funds, we are able to pool our combined resources and stabilize costs, increase negotiating power, and improve services. Providing exceptional benefits and customer service remain our top priority. For more information on the St. Louis Welfare Plan benefits, see the articles for Plan updates inside this newsletter and refer to www.carpdc.org/BenefitServices for even more information.

In addition to the health plan merger, the **Carpenters' District Council of Kansas**

City Vacation Fund (Kansas City Vacation Plan) is transferring into the Carpenters' Vacation Trust Fund of St. Louis (St. Louis Vacation Plan) also on May 1st. Our Benefit Plan years have operated on different benefit schedules, so this may be an adjustment for Kansas City Members in 2013. The St. Louis Vacation Plan Benefit Year for 2013 ran from May 1, 2012 through April 30, 2013 with vacation benefits payable on June 1, 2013. As Kansas City members adjust to this new schedule, they will also receive a final "short year" payout for all hours worked October 2012 – April 2013. Vacation checks will be issued from Wilson McShane around June 15, 2013. All members will earn Vacation benefits under the St. Louis Plan during the 2014 Plan Year from May 1st through April 30th, with benefits payable on or after June 1, 2014.

I would like to thank all of our Kansas City Members for their patience as our Benefit Plans Office works to make this a smooth transition for all of us. If you have additional questions regarding the health and welfare plan merger or vacation plan transfer, please visit the website at www.carpdc.org/BenefitServices and click on the Kansas City Merger News link or call the Carpenters' Benefit Plans Member Service Department at (314) 644-4802, ext 1000, or toll free at (877) 232-3863, ext. 1000.



Protecting Your Vacation Benefits

St. Louis Vacation Benefit Redemption 2013

Vacation Benefit Redemption will be online on www.carpdc.org in 2013. This is a **NEW PROCESS** which requires members to have a www.carpdc.org account in order to authorize their Vacation Benefits earned in the 2013 Plan Year. PLEASE NOTE: NO VACATION BENEFIT STATEMENTS WILL BE MAILED IN 2013. Members will be able to log in to their personal accounts, view and authorize their electronic statements on or after Tuesday, May 28th. Vacation Benefit direct deposits will begin June 3rd, the first business day in June. For members who would like to wait to receive their Vacation benefits until a later date, benefits will not be paid out until authorized on www.carpdc.org. In other words, members can redeem their benefits at any time, once per Plan Year.

Benefits will be paid electronically to a checking or savings account designated by members. Currently approximately 8,000 retirees receive their monthly pension benefit payments electronically, so

direct deposit is a routine process for our membership. A paper check is available for an additional \$5 fee.

For members without access to a personal computer, smart phone, tablet or similar electronic device that allows internet connection, a computer terminal(s) will be available to you to approve your Vacation Benefits at the St. Louis Benefit Plans Office: 1419 Hampton Ave, St. Louis, MO 63139. In addition, there are often computers available for public use at public libraries. Manual Benefit processing will be available for an additional \$25 fee. "Manual Benefit processing" would be described as a staff member redeeming Vacation benefits for a member upon request and will be approved only on a case-by-case basis.

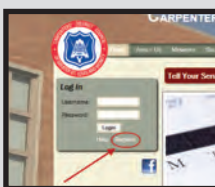
For questions regarding the new Vacation Benefit Redemption process, setting up a personal email account or personal www.carpdc.org account, please call Member Services at (314) 644-4802, ext 1000 or toll-free at (877) 232-3863, ext 1000.

All St. Louis Members will need a VALID EMAIL ADDRESS and a www.carpdc.org MEMBER ACCOUNT for Vacation Benefit Redemption in 2013

For security reasons, members must have a valid email address in order to create a www.carpdc.org account. Free email services are available on the Internet through www.yahoo.com, mail.google.com, www.outlook.com and www.aol.com to name a few.

Have a valid email address but not registered on [carpdc.org](http://www.carpdc.org)? Need to register to redeem your STL Vacation Benefits?

- Go to our website: www.carpdc.org
- Locate the **Log In** box in the upper left corner of the website and select **Register**
- Follow the prompts for **Steps 1 - 4**
- Once you complete **Steps 1 - 4**, you will be sent an email from our website to **verify your email address**
- If you don't receive an email from our website to your email Inbox, **check your Spam or Junk email folder**
- Once you have your verification email, click on the link within the email to **verify your email address**
- After you have verified your email address, you have a personal, active and secure account on www.carpdc.org.



Member Registration

Step 1 of 4 - Identity Confirmation

UBC ID or SSN:

Do not enter spaces or dashes.

Last Name:

Date of Birth: / /

☐ I have read and agree to the terms and conditions.

Read Terms

Member Registration

Step 2 of 4 - Create Login Information

Create Username:

Password:

Your password must be 8 characters or longer and contain letters and at least 1 number and 1 symbol such as @, #, !, etc.

Password Help:

Confirm Password:

E-mail Address:

Confirm E-mail:

Member Registration

Step 3 of 4 - Additional Security Questions

Security Question 1: In what city or town did your mother and father meet?

Answer 1:

Security Question 2: In what city or town did your nearest sibling live?

Answer 2:

Security Question 3:

Answer 3:

Member Registration

Step 4 of 4 - E-mail Confirmation

Your account registration is almost complete. In order to complete the process, a confirmation e-mail has been sent to tbailey@carpdc.org. If you do not receive the e-mail, please check your "spam" folder. Once you receive the confirmation e-mail, click the "confirm registration" link to validate your e-mail address and activate your account.

Please continue to check our website for detailed information on the Vacation Redemption process to be posted!

Kansas City's "Short Year" Vacation Benefit Redemption 2013

Wilson McShane will payout Kansas City members' "short year" Vacation Benefits around June 15, 2013. This "short year" payout is for Vacation Benefits earned October 1, 2012 – April 30, 2013 that are paid to the Fund Office no later than May 31, 2013. Please contact Wilson McShane with any questions at (816) 756-3313, or Toll-free at (866) 756-3313.

Effective May 1, 2013 Kansas City will begin earning Vacation Benefits under the Carpenters' Vacation Trust Fund of St. Louis for the 2014 Plan Year, May 1, 2013 – April 30, 2014.

Protecting Your Future

Coventry Transplant Network

Eligible Active members and dependents of the Carpenters' Core Plan who are in need of transplant services will be required to receive their services through the Coventry Transplant Network. This benefit change has been approved effective May 1, 2013, therefore facilities not approved by the Coventry Transplant Network will not be authorized. Utilizing a transplant network assures for a high quality network of providers for transplants, as well as provides a more effective management of healthcare dollars.

There are many advantages to using the Coventry Transplant Network. These advantages include the following:

1. a case manager to oversee the case,
2. certification that the facilities in the transplant network undergo an annual review in the credentialing process must meet certain criteria in order to be accepted in the network and that includes the following:
 - a) Facility credentials and accreditation
 - b) Licensure status
 - c) Volume of transplants performed
 - d) Patient and graft survival
 - e) Transplant team experience
 - f) Comprehensive discharge planning
3. Most contracts include all four phases of a transplant (evaluation, transplant, aftercare and post-transplant up to one year) at a global (flat) rate.
4. The Carpenters' Health & Welfare areas are well covered with approved facilities.
5. Travel arrangements, if necessary, are handled by the assigned case manager.

In addition, the Plan has been amended to allow for the following additional transplant services effective May 1, 2013:

1. travel benefits for lodging,
2. meal charges and transportation to and from a facility for evaluation, and
3. transplant services are now covered when the St. Louis Plan is the primary insurer, an approved facility is used, and the patient and/or living donor live greater than 50 miles one way from the approved facility.

Benefits for family members would be limited to:

- A maximum of \$10,000 for approved travel expenses per transplant;
- Further limited to \$25 per day for meals;
- Transportation and lodging assistance through corporate travel agency - arranged by Coventry case manager.

Weekly Accident and Sickness Benefits Improved

The benefit amount for Weekly Sickness and Accident Benefits paid to eligible members for non-work related sickness or injuries will increase from \$280 to \$300 per week effective May 1, 2013.

Weekly benefits remain payable to eligible members for up to a maximum of 26 weeks for a continuous period of disability. An attending physician must authorize weekly Sickness and Accident Benefits by completing a *Weekly Sickness and Accident Form*. Forms are available on www.carpdc.org/BenefitServices by selecting the Health and Welfare Plan from the menu on the left and choosing the Forms tab. The *Weekly Sickness and Accident Form* may also be provided by the Member Service Department upon request.

Summary of Benefits and Coverage

A Summary of Benefits and Coverage (SBC) was mailed to all Active members in late March. The SBC is a new federally mandated document required under Health Reform to help plan participants compare health plans when they have more than one plan to choose from. Unfortunately, this is confusing because covered active members of the Carpenters' Health & Welfare Trust Fund of St. Louis (Carpenters' Plan) only have one health plan. By law, the Carpenters' Plan could not modify this document in any way.

Many covered members have questioned terminology used within the Plan's SBC. A full glossary of terms is available on the www.carpdc.org website for your review. Please refer to the following short glossary for reference of common Plan language. Here are the two primary terms members were confused about:

Tiers: There are 3 "Tiers" (Tier 1, Tier 2, and Tier 3) or levels, of coverage in the Core Plan. **Please note: The application of the Benefit Level applies automatically; it is not necessary for you to enroll in any of the Tiers to obtain coverage.**

- **Tier 1** refers to the Coventry ASO-PPO level of benefits – the highest level of benefits available.
- **Tier 2** refers to the Coventry National Network. Benefits in this tier are discounted but not as significantly as in Tier 1.
- **Tier 3** refers to the out-of-network level of benefits, which is paid at the lowest rate of coverage.

Core Plan: Core Plan, also referred to as "Plan A," is the health plan under the Kansas City Welfare Fund that covered the vast majority of members. This Plan will merge entirely into the St. Louis Plan May 1st. "Plan B" is a term used to describe a Plan covering participants from the Wichita, Topeka and Manhattan, Kansas area that will continue to be managed by Wilson McShane in Kansas City through December 2013.

Want to Quit? Did you know?

Cigarette smoking accounts for an estimated **443,000 deaths per year**. Before the age of 18, 88% of If you are interested in helpful tips from former smokers or to find other aids to help you quit smoking visit www.betobaccofree.hhs.gov smoking cessation program. Call **866.856.4632** or visit www.coventrywellbeing.com and register for *My Online Services*. Then, from the

St. Louis and Southern Illinois Members' Benefits Paid for the Month of JANUARY 2013



St. Louis and Southern Illinois Members' Benefits Paid for the Month of FEBRUARY 2013



Proton Pump Inhibitor (PPI) Risks: What the Doctors Don't Tell You

Proton Pump Inhibitors (PPIs) are the therapy of choice for symptom relief and healing of erosive esophagitis. There are no major differences in efficacy between the different PPIs. Included in this class are omeprazole-Prilosec®, esomeprazole-Nexium®, pantoprazole-Protonix® and lansoprazole-Prevacid® among others. An 8-week course of PPIs is the therapy of choice for symptom relief and healing of erosive esophagitis.

While short term use of PPI's can be helpful, high dose or long-term use of PPIs carries a number of possible increased risks and adverse effects. One such adverse effect that may lead to increased usage of PPIs further complicating patient health is rebound **excessive acid secretion** which has been recognized for many years by basic researchers but largely ignored by physicians, nurse practitioners, physician assistants and pharmacists. Sustained daily PPI therapy leads to increased acid production in the stomach that appears promptly when the drug is stopped and may show up in as little as 8 weeks with symptoms of severe, continuous heartburn. Depending on the dose and duration of exposure, it can take 2–3 months for the excessive acid secretion to return to normal levels. Symptoms can be managed with antacids and/or H2 antagonists such as ranitidine-Zantac®, famotidine-Pepcid® and

nizatidine-Axid® which are known not to cause the excessive acid secretion.

Other undesirable effects from long-term use of PPIs may occur from decreasing vitamin B12 absorption. Signs and symptoms include anemia, numbness and tingling, headache, mood changes, confusion, irritability and weakness. In addition long-term use may lead to weakening bone strength and increased risk for fractures.



Both the American College of Gastroenterology and American Academy of Family Physicians agree that the best approach for heartburn and mild reflux is life style modifications including diet changes and OTC H2 antagonists such as Zantac®, Pepcid AC® and Axid AR® when necessary. It is important to consult your pharmacist when taking an OTC medication to make sure there are no interactions with any other medications that you are taking.

Source: Pharmaceutical Strategies Group LLC
www.PSGConsults.com



References for article available on our website:
http://www.carpdc.org:82/Libraries/Download_flyers/References_for_PPI_Risks_201304.sflb.ashx

April is Alcohol Awareness Month

The National Council on Alcoholism and Drug Dependence, Inc (NCADD) sponsors Alcohol Awareness Month every year in the month of April. The goal of Alcohol Awareness Month is to increase awareness and understanding of the severe consequences of alcohol abuse and the disease of alcoholism. Alcoholism, according to NCADD, is "a family disease that is treatable, not a moral weakness, from which people can and do recover."¹

NCADD quotes the statistics of alcohol-use disorders to be more than 18 million Americans, exposing approximately 25% of US children to family members with alcohol-use disorders.¹

Sometimes it may be difficult to distinguish the differences of the disease of alcoholism and alcohol abuse. Alcohol abusers may have

some ability to set limits however still exhibiting self-destructive tendencies that are dangerous to themselves and others around them. Alcohol abuse can (but may not always) lead to the disease of alcoholism. The disease of alcoholism involves physical dependence. Please click here to read the full article regarding the signs and symptoms of alcohol abuse on the NCADD website, especially if you or a loved one is affected by alcohol abuse in some form. <http://www.ncadd.org/index.php/learn-about-alcohol/signs-and-symptoms>

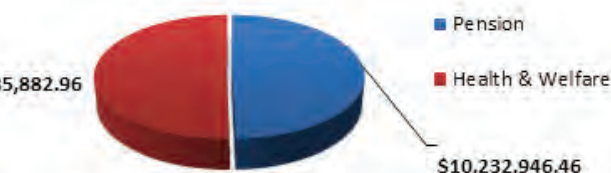
Alcohol awareness is the key to preventing, treating and recovering from alcoholism. If you or someone you know is affected by alcoholism, the Carpenters' Plan offers assistance through Mercy's Member Assistance Program (MAP). To contact the MAP please call (314) 729-4600, ext 2. In addition, NCADD offers assistance by calling (800) 622-2255.

¹<http://www.ncadd.org/index.php/for-the-media/press-releases-a-news-articles/318-ncadd-alcohol-awareness-month>



% of adult daily smokers smoked their first cigarette.
s.gov for more information. Coventry also offers a
m the Wellness Tools, choose the WellBeing option.

St. Louis and Southern Illinois Members' Benefits Paid for the Month of MARCH 2012



Need to update your information on file with us?

Check out our website! Do you need to...

Change your beneficiary? Update your address (*please note, mail is NOT forwarded*)
Add a dependent child or new spouse for medical coverage?

Visit the Website for a downloadable form to return to our office:

<http://www.carpdc.org/BenefitServices/Forms>

Perhaps you need to submit a prescription claim to Express Scripts/Medco?
Or maybe you have recently returned from military duty abroad?

The website Benefit Forms page can assist you with all of your forms needs!

Please note: Mail from our office will not be forwarded by the Post Office to your new address! Should you need to update your address or need to change any personal information and do not have website access, please call the Carpenters' Member Services Department:

Phone: (314) 644-4802, ext. 1000 or Toll-free: (877) 232-3863, ext. 1000

Change Resiliency Quiz *From your Member Assistance Program*



How good are you at handling change and disappointment? In this fast paced life, being able to “bounce back” is becoming a requirement.

This self-directed assessment will help you identify where you are strong, and where you might need strengthening. Take the time to rate yourself (scale 1 – 5) on the following items and, to test the validity of your answers, ask two other people to rate you as well.

1 = never 2 = very little 3 = sometimes 4 = often 5 = all the time!

1. _____ In a crisis, I calm myself and focus myself on taking useful actions.
2. _____ I am usually optimistic and see difficult situations as temporary.
3. _____ I tolerate high levels of uncertainty.
4. _____ I adapt quickly to new developments and can bounce back easily from difficulty.
5. _____ I find humor in situations and am generally playful, and able to laugh at myself.
6. _____ I am able to recover emotionally from losses and set backs. I have people who I can talk things over with and ask for help.
7. _____ I feel self confident, appreciate myself, and have a healthy concept of who I am.
8. _____ I am curious, ask questions, and want to know how things work. I generally like to try new ways of doing things.
9. _____ I learn valuable lessons from my experiences and those of others.
10. _____ I am good at solving problems, and am able to think in analytical, creative, and practical ways.
11. _____ I am good at making things work well, and am often asked to take the lead.
12. _____ I am flexible. I am comfortable with my paradoxical complexity; optimistic and pessimistic, trusting and cautious, unselfish and selfish, steadfast and resilient.
13. _____ I am always myself, but notice that I’m different with different people and in different situations.
14. _____ I prefer to work without a formal job description. I am effective when free to do what I think is best in each situation.
15. _____ I read people well and trust my intuition.
16. _____ I am a good listener and have good empathy skills.
17. _____ I am non-judgmental about others and am comfortable with all kinds of people.
18. _____ I am durable and hold up well during tough times. I have an independent spirit underneath my cooperative way of working with others.
19. _____ I am made stronger and better by experiencing difficulties.
20. _____ I have converted misfortune into good luck, and found benefits in bad experiences.

_____ TOTAL POINTS (add up your scores)

SCORING RESULTS:

- Under 50 points - Low score. It is likely you would benefit from help handling pressure. Hang in there!
- 50 – 69 points - Adequate score. Is it possible that you are underrating yourself? Patience will help you with change!
- 70 – 89 points - Good score. Consider reading more on change resiliency. You are going to be just fine!
- Over 90 points - Great score. You are good at bouncing back!

Quiz referenced from The Resiliency Advantage, Al Siebert, PhD. Pg. 16-17

Should you feel you need assistance handling pressure based on the results of this quiz or for other reasons, please call Mercy’s Member Assistance Program (MAP) at (800) 413-8008, or (314) 729-4600, ext 2.

Protecting The Future of A Student’s Education

Carpenters’ Scholarship Fund Contributions Now Being Accepted Through May 15, 2013

As a member of the Carpenters’ District Council of Greater St. Louis and Vicinity (CDC) you are eligible to voluntarily contribute to the Carpenters’ Scholarship Fund by a deduction from your Vacation Benefit Redemption. Carpenters’ *Scholarship Contribution Authorization Forms* are available on www.carpdc.org under Members/Scholarship and clicking on the link for the form, or by visiting the form directly on our website: www.carpdc.org:82/Libraries/Vacation/Scholarship_Contribution_Authorization_Form.sflb.ashx.

Thirty (30) scholarships in the form of a \$500.00 check issued by the CDC Scholarship Fund are available each year to high school

seniors who apply and are granted the CDC Scholarship. Checks are made payable to the accredited US American Junior College, College, University or the accredited Vocational School to be used for tuition, books or fees. Applications are generally accepted each year November through January.

If you feel this is a worthy contribution and would like to make a donation to the Carpenters’ Scholarship Fund with your Vacation Benefit Redemption, a member’s high school senior will benefit greatly from your generosity. For more information on the Carpenters’ Scholarship Fund, visit www.carpdc.org/Scholarship/Default.aspx, or call Member Services at (314) 644-4802, ext 1000.

Protecting Your Health & Wellness: Special Offers for Union Members and Covered Dependents



MEMBERS (AND FAMILY) OF THE CARPENTERS' DISTRICT COUNCIL CAN JOIN GOLD'S GYM FOR \$296 (PER PERSON) FOR ONE YEAR WITH NO ENROLLMENT FEE. THIS DISCOUNT IS ONLY AVAILABLE THROUGH THE CARPENTERS'.

IN ORDER TO RECEIVE THIS DISCOUNT, YOU MUST CONTACT GAYLE PULLIAM IN THE CARPENTERS' BENEFIT PLANS OFFICE:

BY PHONE: 314.644.4802, EXT. 5523

TOLL-FREE: 877.232.3863, EXT. 5523

BY EMAIL: GPULLIAM@CARPDC.ORG

PARTICIPATING GOLD'S GYM LOCATIONS: BALLWIN, MARYLAND HEIGHTS, FLORISSANT, HIGHWAY K, FENTON, ST. PETERS AND O'FALLON, IL

YMCA OF GREATER ST. LOUIS

"Try the Y!" Join a Greater St. Louis (Missouri) YMCA **between April 20 and May 4, 2013** and you will receive **100% off the joining fee and 100% off the first full month's draft.** 2013 Memberships **start at** \$46 per month for adults and \$69 per month for households (financial assistance is available). Mention the Carpenters' District Council of Greater St. Louis. Stop by your local YMCA or call **Mark Patterson 314.644.3701, ext. 225** for more **"Try the Y"** information. If you live in Illinois, contact the **YMCA of Southwest Illinois 618.233.9485**, for information on their available discounts.



YMCA OF GREATER KANSAS CITY

FOR HEALTH, WELL-BEING & FITNESS

Healthy Living Partnership: Carpenter's District Council of St. Louis / YMCA of Greater Kansas City

The Y has affordable, income based membership programs.

Visit the YMCA website, www.KansasCityYMCA.org, or any Greater Kansas City YMCA location to learn your specific rate. 2013 Reduced Monthly Rates will not exceed **\$58/Individual, \$89/Household.**

For more information, contact **Vic Perrin**, Sr. Director Community Engagement at **816.561.9622** or vicperrin@kansascityymca.org

Log in on www.carpdc.org to view Member discounts from the drop down menu

Protecting Your Health

Tips for Increasing Physical Activity *From United Health Care, LLC*

Make physical activity a regular part of the day.

Choose activities that you enjoy and can do regularly. Fitting activity into a daily routine can be easy — such as taking a brisk 10 minute walk to and from the parking lot, bus stop, or subway station. Or, join an exercise class. Keep it interesting by trying something different on alternate days. Every little bit adds up and doing something is better than doing nothing.

Make sure to do at least 10 minutes of activity at a time, shorter bursts of activity will not have the same health benefits. For example, walking the dog for 10 minutes before and after work or adding a 10 minute walk at lunchtime can add to your weekly goal. Mix it up. Swim, take a yoga class, garden or lift weights. To be ready anytime, keep some comfortable clothes and a pair of walking or running shoes in the car and at the office.

Increase physical activity in a variety of ways.

At home:

- Join a walking group in the neighborhood or at the local shopping mall. Recruit a partner for support and encouragement.
- Get the whole family involved — enjoy an afternoon bike ride with your kids or push the baby in a stroller and explore the neighborhood with your children or grandchildren.
- Walk up and down the soccer or softball field sidelines while watching the kids play.

- Walk the dog — don't just watch the dog walk.
- Clean the house or wash the car. Rake the leaves. Plant a garden.
- Walk, skate, or cycle more and drive less.
- Stretch, exercise, or pedal a stationary bike while watching TV.
- Mow the lawn with a push mower.
- Play with the kids — tumble in the leaves, build a snowman, splash in a puddle, or dance to favorite music.
- Put a workout video on and move, move, move.

At work:

- Get off the bus one stop early and walk the rest of the way.
- Replace a break with a brisk 10-minute walk and bring a coworker.
- Take part in an exercise program at work or a nearby gym.
- Join the office softball team or walking group.

At play:

- Walk (nature walks help keep your attention), jog, skate, or cycle.
- Swim or do water aerobics.
- Take a class in martial arts, dance, or yoga.
- Golf (pull cart or carry clubs).
- Canoe, row, or kayak.
- Play racquetball, tennis, or squash.
- Play basketball, softball, or soccer.
- Most important — have fun while being active!

Grandfather Status

The Carpenters' Health and Welfare Trust Fund of St. Louis believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at Carpenters' Benefit Plans Office, 1419 Hampton Avenue, St. Louis, MO 63139. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.