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HEALTH & RETIREMENT SERVICES

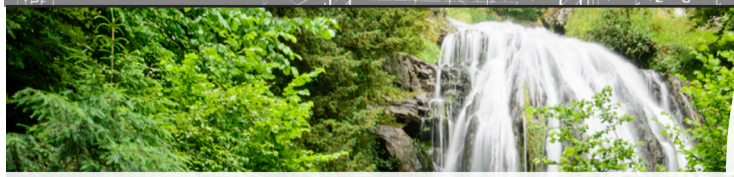
1419 Hampton Ave
St Louis, MO 63139

July 2014

the builder

benefit news

PROTECTING WHAT YOU BUILD



carpenters' benefit plans
HEALTH & RETIREMENT SERVICES

Your Carpenters' Health & Welfare Plan Presents



BACK TO BASICS

Volume 2 Issue 3
www.carpdc.org/Benefit Services

1419 Hampton Ave
St Louis, MO 63139
Toll Free 877.232.3863
St Louis 314.644.4802

carpenters' benefit plans
HEALTH & RETIREMENT SERVICES

Protecting Your Health & Wellness

Carpenters' Health & Welfare Presents...

BACK TO BASICS

A Journey to Wellness

Carpenters' Health Fairs, biometric screening & flu shot clinics are back this fall, bigger and better in 2014! And this year, we are rolling out the red carpet with a new theme...

Back To Basics: A Journey to Wellness

The 2014 Series of Health Fairs have been designed with you and your family in mind. Wellness means something different for every person - *where are you in your journey?*

Carpenters' Health & Welfare would like to help you with your walk to better health. Whether you are new to understanding the meaning of wellness or you are an old pro, the Health Fairs will have information to help you along your journey.

Health Fairs

St. Louis Health Fair
Saturday, September 27, 2014
8 am - 12 pm
Carpenters' Hall
1401 Hampton Ave, St. Louis, MO 63139

Kansas City Health Fair
Saturday, October 11, 2014
8 am - 12 pm
NEW LOCATION!
Royals' Kauffman Stadium Diamond Club
1 Royal Way, Kansas City, MO 64129

Health Fair Happenings

Our family-friendly events have been designed with the purpose of promoting better health, but it is not all screenings and flu shots. Don't miss out! Bring your families! Bring your friends! This year's Health Fairs will have a "festival feel" including but not limited to:

- Stage entertainment
- Face painting & balloon animals
- Game booths
- Fredbird - *STL*; Sluggerrr - *KC*
- Chiropractic screenings
- Free Massages
- Wellness classes with Coach Hammer
- Hearing screening van, *with a raffle drawing to win a contribution toward hearing aids (if discovered necessary)*
- Building Birdhouses with Apprentices, *St. Louis only*
- Mammogram van, *St. Louis only*
- Petting zoo, *St. Louis only*
- Stadium tours, *Kansas City only*
- Free Refreshments and snacks

Clinics

Biometric screening and flu shot clinics will be available at additional times and locations this fall. Clinics offered in 2014 have been scheduled based on feedback and clinic attendance in 2013. For exact dates and locations, please refer to the calendar on **www.carpdc.org**.

If you find your Local does not have an event scheduled and you feel your location would have at least 20 participants, please email **thebuildernews@carpdc.org** *with your name, location request and phone number.*

Participation Prizes

All members and dependents age 18 and over who participate in the biometric screenings at the **St. Louis or Kansas City Health Fairs** will be entered to win from a variety of prizes including:

- ⇨ 50" Big Screen TV
- ⇨ XBoxOne gaming system
- ⇨ PS4 gaming system
- ⇨ One year Gold's Gym membership - *St. Louis by sign up only*

All biometric screening participants, regardless of location, will be entered in the raffle drawings to win from the following prizes:

- ⇨ iPad Air
- ⇨ Kindle Fire HDX
- ⇨ $100 Visa gift cards
- ⇨ $50 Visa gift cards

Raffle door prizes and game prizes are also available at both Health Fair locations. Door and game prizes will include (but will not be limited to):

- ⇨ Back To Basics camouflage t-shirts
- ⇨ Target gift cards
- ⇨ Zoo Bucks STL & KC

Contractor & Vendor Donations

Thank you Contractors & Vendors for stepping up to the plate for the health of our members! For a current list of contributors, check out the Health Fair article on the website. All contributing Contractors and Vendors will be recognized by Sponsorship Level at each Health Fair.

Contributions are being accepted through August 2014 from employers interested in investing in the health of their employees and their families. For more information on how to make a donation, send an email to **thebuildernews@carpdc.org**.

For the full **Back To Basics: A Journey to Wellness** article, visit **www.carpdc.org**, or scan the QR code with your Smart Phone to visit the article from your mobile device:



Protecting Your Prescription Benefits

Express Scripts Extended Payment Plan

Paying for three (3) months of your Home Delivery medication(s) can be costly. Home Delivery is most often less expensive than retail pharmacy, but paying for three (3) months of a high dollar medication in one payment can be difficult. If you have more than one high dollar medication, a payment plan may be necessary for you so you can stretch out your payments.

Express Scripts can help. Express Scripts offers the option for an Extended Payment Plan. In this payment plan, participants are able to stretch out their payments over a three (3) month period. For example, for a monthly bill of $450, this would stretch payments out to $150 per month. To set your prescriptions up for this option, you must do the following:

- Log in to your account on **www.express-scripts.com**
- Select **My Account**, then select **Edit Payment Information**
- A box will appear with your current payment information: select **Edit Information**
- The third option is for the **Extended Payment Program** – select this option to update your preferred payment method
- Click in the box before "I agree with the above Terms & Conditions" to accept the Terms and Conditions of their payment program
- Select the card you would like to use for the Extended Payment Plan, or enter a new one if you prefer
- Finally, select the blue button at the bottom of the payment program information: **submit changes for extended payment plan**

Once approved, your newly selected payment information should appear in the Payment Information box in your My Account page. This information can be updated by you at any time.



♦Rx Reminder♦

Worry-Free Fills®

Manage your maintenance medications easily. The Worry-Free Fills program provides you with automatic refills, so there's no need to worry about refilling your maintenance prescriptions on time.

There are two ways to automatically fill your prescriptions.

1. Visit **www.express-scripts.com** to create a personal account (refer to the FAQ on **www.carpdc.org/BenefitServices** for step-by-step instructions on how to create an account). Once logged in, select **Manage Prescriptions** from the menu bar, then **Manage Automatic Refills** from the drop-down menu. Enroll all future prescriptions into the Worry-Free Fill program by selecting Enroll Now. Any prescription eligible for Worry-Free Fills will display in this box: Set Worry-free Fills for eligible prescription refills. Check the box next to the script to sign-up for Worry-Free Fills. It's that easy.
2. Call Express Scripts Customer Service at (800) 939-2134 and inquire about Worry-Free Fills. An Express Scripts Customer Service Representative will be able to assist you with managing your maintenance medication refills.

Diagnostic vs. Preventive Services

Are you confused about what medical services are considered diagnositc and which ones are preventive?

Many people are.

The Affordable Care Act (ACA) provides guidelines so healthcare consumers are able to better understand what services will incur charges and which are covered under preventive services.

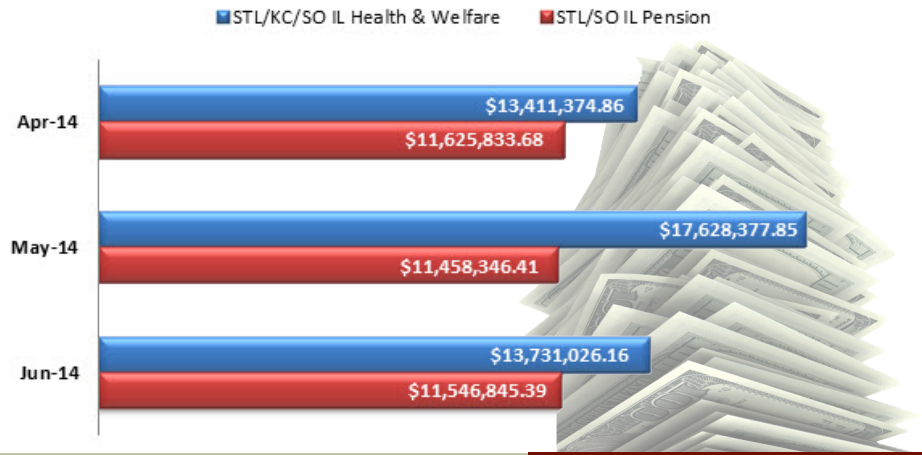
These guidelines have now been made available to you on our website as follows.

www.carpdc.org/BenefitServices/Resources/ under the **Other Resources** tab:

Preventive Care Services Under the ACA

Protecting Your Benefits

2nd Qtr Health and Pension Benefits Paid



A Call For Relief For All Heartburn Sufferers: *Part II*

Mark Clark, Pharm.D., Pharmaceutical Strategies Group - contributor

Off the Meds? Step-By-Step

Refer to the May 2014 Builder or the carpdc.org website for A Call For Relief For All Heartburn Sufferers: *Part I.*

Step 1: Relieve Gastroesophageal Reflux Disease (GERD) and Laryngopharyngeal Reflux (LPR) Symptoms

The following are solutions doctors may offer you to help relieve your GERD and LPR *symptoms*:

- Eat small meals
- Limit coffee intake
- Limit alcohol intake
- Avoid nicotine
- Stay clear of chocolate, mint, citrus, onions, spicy foods, fatty foods
- Don't eat 2 hours before bed
- Elevate your head with pillows beginning at the upper back, or raise the head of your bed to discourage acid from rising too far up your esophagus at night

Step 2: Determine Your "Triggers" *(what causes your GERD)*

To achieve a healthy digestive system, we need to look the foods we are eating that interfere with its function. The following are facts of eating which may disrupt healthy digestive function[1,2]:

1. Eating a high carbohydrate diet (processed and refined foods)
2. Variety of medications
3. Higher estrogen levels
4. Food sensitivity, allergy or intolerance
5. Chronic infection, such as H. pylori

Digestive problems can be cured or reduced by determining what triggers your indigestion in the above list. It would be wise to limit coffee and alcohol and eliminate nicotine in all cases during the process of determining triggers. These are known to be irritants in every instance.

Disclaimer: Carpenters' Health & Welfare Trust Fund of St. Louis does not recommend stopping or altering any medication or dosage of a medication prescribed by a physician. Talk to your doctor before beginning any change in your medications. Your health is ultimately in your hands. Know there are alternatives to medications in many cases.

Step 3: You Can Eliminate GERD & LPR!

Lifestyle choices and diet changes can improve GERD and LPR sometimes overnight. In other instances, especially if you've relied on prescription medication for years, eliminating your symptoms can take a lot longer.

First, and maybe the most simple method of eliminating GERD and LPR, select research proves that eating a low carb diet can eliminate symptoms.[2] This would include a diet higher in protein and good fats. A good reference book for this type of diet is *Heartburn Cured,* by Norm Robillard, Ph.D; however, there are multiple resources with excellent information available on the internet and in bookstores regarding low carb and other GERD friendly diets.

Eliminating GERD has found to be a byproduct of a healthy lifestyle. Various websites offer a host of diet information on eating healthy. References to some of these sites may be found in our online article on **www.carpdc.org**. In many instances, in addition to changing your diet, supplementation may be necessary to help your body move your food in the right direction and increase your nutrient absorption. As your body grows healthier, diet supplementation may not be necessary any longer.

Discuss natural remedies and supplements with a Board Certified Clinical Nutritionist.You may not need to take digestive supplements for life. One exception may be individuals who have had their gall bladders removed. Enzyme assistance may be helpful to take some pressure off the liver and help foods fully digest.

It is important to note that individuals who have taken PPI medications may also need to supplement with Magnesium and/or Vitamin B12. Magnesium and B12 levels can be checked with a blood test at the request of your primary care doctor.

For the full article and for article references, refer to the article on **www.carpdc.org**, or scan the QR code with your Smart Phone to visit the article from your mobile device:

Does Your Plate Look Like MyPlate?

What is MyPlate?

- MyPlate replaces the "famous" Food Pyramid. MyPlate has been designed to remind Americans to eat healthfully.
- MyPlate illustrates the five food groups using a familiar mealtime visual: a place setting. It is designed to help Americans fill their plates appropriately at each meal.
- **ChooseMyPlate.gov** is the website that supports the MyPlate icon. It features practical information and tips to help Americans build healthier diets.



ChooseMyPlate.gov Website Highlights:

ChooseMyPlate.gov includes sample menus for a week that are available to print.

It features selected messages to help consumers focus on key behaviors. Selected messages include:

- Balancing Calories
  - » Enjoy your food, but eat less.
  - » Avoid oversized portions.
- Foods to Increase
  - » Make half your plate fruits and vegetables.
  - » Make at least half your grains whole grains.
  - » Switch to fat-free or low-fat (1%) milk.
- Foods to Reduce
  - » Compare sodium in foods and choose foods with lower numbers.
  - » Drink water instead of sugary drinks.

The Benefits of Exercise



"Physical activity is the closest thing we have to a wonder drug," according to CDC Director Tom Frieden, M.D., M.P.H.

In fact, according to a Vital Signs report released in April 2014 by the Centers for Disease Control and Prevention (CDC), "working age adults...who do not get any aerobic physical activity are 50% more likely than their active peers to have a chronic disease such as cancer, diabetes, stroke, or heart disease."

There is so much more to exercise than burning calories. The food we put in our mouths has a much greater impact on our body weight than the calories we burn during exercise. So what makes exercise so important?

Exercise can:

- Control your weight
- Reduce your risk of cardiovascular disease
- Reduce your risk for type 2 diabetes and metabolic syndrome
- Reduce your risk of some cancers
- Strengthen your bones and muscles
- Improve your mental health and mood
- Improve your ability to do daily activities and prevent falls, if you're an older adult
- Increase your chances of living longer

More specifically, regular exercise **gives your heart a workout** and can reduce the risk of coronary heart disease, diabetes, cardiac mortality (heart attack or arrest resulting in death) and regulate blood pressure. Regular exercise has also been proven to **improve brain function** by elevating your mood, alertness and thought processes. It **improves whole body function** by enhancing sleep, building immunity, decreasing your risk of osteoporosis, colon cancer, breast cancer, and prostate cancer.

Exercise is critical for our bodies to function most effectively. The CDC recommends individuals engage in the following minimum exercise per week (to maintain your current weight):

- 150 minutes (2 1/2 hours) at a moderate intensity, such as brisk walking, or 75 minutes of vigorous intensity exercise (jogging or running) *at the very minimum* per week. ***Based on this requirement, we would only need to exercise 10-21 minutes a day minimum.***
- Muscle-strengthening activities at least 2 (or more) days per week.

http://www.cdc.gov/physicalactivity/index.html
http://www.drfuhrman.com/library/Exercise_Daily_for_Excellent_Health.aspx

Parent Tips for Internet Safety *From your Member Assistance Program (MAP), 314.729.4650 or 800.413.8008*

It's summer! Our kids have more time to explore both outside and inside. We know that most kids "explore" the internet ….but how do we monitor for safety?

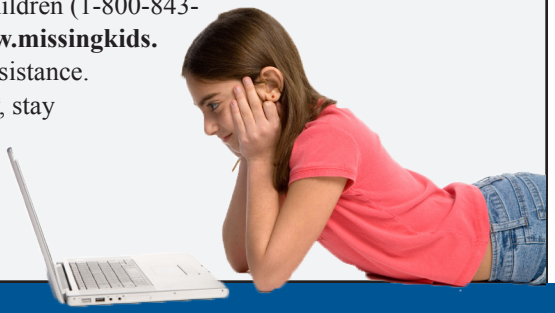
The internet offers new knowledge, games and a whole information highway to our children, and we also know there are risks which may expose our kids to danger, exploitive and unhealthy material.

Here are some considerations as you build your safety net:

1. Do they spend large amount of time online, especially at night? *Although chat rooms may appear as a way to make new friends, we know predators and offenders are online around the clock, seeking vulnerable children.*
2. Have you checked the viewing history of your child's computer use? If you find inappropriate content on their computer, iPod, tablet or phone, have a discussion with your child.
3. Is your child receiving or making phone calls from numbers you don't recognize, including long distance numbers? It doesn't hurt to spot check their phone.
4. Is your child starting to withdraw from family or does he/she seem preoccupied with online communications?
5. Be aware of *what* they are searching. It is possible that, although a search may be innocent, an inappropriate result may appear.
6. Know your child's password and usernames.
7. Remember some games, including kids' games include a "chat feature," which allows "chatting" with people all over the world. Unfortunately, predators often target children in creative unsuspecting ways and will often utilize kids' games to befriend them.

Spend time with your children online, using this as an opportunity to educate around exploitation. Parents and children should remember that clever offenders manipulate and may disguise their true identity, pretending to be a different age or gender.

We want our children safe. If you have concerns, don't ignore them. Contact your law enforcement or the National Center for Missing and Exploited Children (1-800-843-5678) **http://www.missingkids.com/home** for assistance. Most importantly, stay informed.



Protecting Your Vacation Benefits

2014 Vacation Benefit Redemption Continues Online

Online Vacation Benefit Redemption began May 27th on **www.carpdc.org**. As of June 30, 2014, 73% of members eligible for a Vacation Benefit in the 2014 Plan Year have redeemed their Vacation Benefits online.

The online process is simple. To authorize your Vacation benefits, you must:

1. Log in on **www.carpdc.org**.
2. Click the black ***Vacation Benefit Redemption*** button located on the right side of the page.
3. The site will guide you through the steps to authorize your Vacation Benefits for payment.

Benefits will be paid electronically to a checking or savings account you designate. A paper check is available for an additional $5 fee. Vacation Benefits are now processed on a weekly basis. Each Monday at 12 noon, the payment cycle will be closed for the previous week.

- Direct deposits will be issued each Tuesday. Please allow 2-3 business days for your bank to process the deposit of your Vacation Benefit.
- Checks will be mailed each Tuesday. Please allow up to 10 days for mail delivery.

If you do not have access to a personal computer, smart phone, tablet or similar electronic device that allows Internet connection, Manual Benefit processing may be available to you. Manual Benefit processing will be approved on a case-by-case basis by a Member Service Representative.

Vacation Benefits are available to redeem when you are ready to redeem them.

For questions regarding the 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.

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, Ellisville, Florissant, Hwy K, Fenton, St. Peters & O'Fallon, IL

YMCA OF GREATER ST. LOUIS

"Try the Y!" Join a Greater St. Louis (MO) YMCA **between July 19 and Aug 2, 2014** and you will receive **100% off the joining fee and 100% off the first full month's draft**. 2014 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 contact **Jaime Riddell** at **314.644.3100, ext. 251** or by email: **jaime.riddell@ymcastlouis.org** 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 & the 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 disounts from the drop down menu

Six Flags Ticket Discount 2014

	Carpenters' Price	*Gate Price*
General Admission One Day Ticket	$40.13*	$56.99 + tax
Individual Season Pass	$59.66*	$67.99 + tax

**Please note these prices are only available when purchased at the St. Louis CDC office via check or cash. Online purchases are subject to fees.*

Log in on **www.carpdc.org** to view *Discounts/Activities* from the Member drop down menu for more information.

Need to update your information on file with us?

Visit carpdc for a downloadable form to return to our office: **www.carpdc.org/BenefitServices/Forms**

Should you need to update any personal information and do not have website access, please call Carpenters' Member Services M-F, 7am-5pm: (314) 644-4802, ext. 1000 or Toll-free: (877) 232-3863, ext. 1000

