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enhancing members' lives



the
**carpenters
builder** news

Volume 7 | Issue 4 | December 2019
www.carpdc.org/BenefitServices
 p 314.644.4802 | toll-free 877.232.3863

EVERYTHING
Wellness

Carpenters Wellness Center opened to patients on September 11. Since its opening, the Center has surpassed 1,000 visits per month for services such as family medicine, physical therapy, vision, chiropractic, pharmacy, x-ray, behavioral health same-day acute care, and more. While Cerner has boasted that the launch of Carpenters Wellness Center has been their most successful wellness center launch in its history, additional staff has already been hired to meet our member demand.

With the St. Louis Opening in the rear view mirror, there are already plans for expansion into the lower level of the current Wellness Center space, with even more staff to be hired in the coming months.

Kansas City's Wellness Center is slated to break ground in 2020.

The Wellness Center is the latest in innovative benefit initiatives, such as Teladoc, Healthcare Bluebook and Innovative Healthcare Delivery, which will help keep the cost of healthcare down while improving quality of care. Focusing on the health of our members and streamlining healthcare delivery will result in less money spent by our covered members. Ultimately this win-win translates to more money on your checks!

For Center hours & a complete list of services visit
carpdc.org/WellnessCenter

HOLIDAY HOURS



**Regional Council
& Benefit Offices, all locations**

Closed
12/23/19 - 1/1/20

Benefit On-Call Support, 7a - 4:30p
For emergency Rx or medical insurance on-call support
 Monday, 12/23 Friday, 12/27
 Thursday, 12/26 Monday, 12/30

For Member Support call 877.232.3863, #7

**Carpenters Wellness Center
St. Louis**

Closed
12/24/19 - 12/25/19 & 12/31/19 - 1/1/20

Holiday Schedule 8a - 4p
 Monday, 12/23 Friday, 12/27
 Thursday, 12/26 Monday, 12/30

314.955.WELL (9355)



Carpenters Wellness Program

operated by Cerner

Program Portal Perks

- ✓ Confidential online portal
- ✓ Annual incentive campaign
- ✓ Bi-monthly challenges
- ✓ Personal Health Assessment
- ✓ Health coaching
- ✓ Nutrition, exercise consultations
- ✓ Goal setting & tracking
- ✓ Workshops
 - ◆ Alcohol abuse & addiction
 - ◆ Drug abuse & addiction
 - ◆ Smoking cessation
 - ◆ Anxiety & depression
 - ◆ Sleep
 - ◆ Water intake
 - ◆ Disease prevention
 - ◆ Headaches & migraines
 - ◆ Stress management
 - ◆ Healthy aging
 - ◆ Financial wellness
- ✓ Health Library of 200+ articles & videos

What's next in the portal in 2020

January: Water Challenge

March: Food Challenge

May: Walking Challenge

Each challenge worth 100 pts

Find out more @

wellness.carpdc.org

Carpenters WELLNESS PROGRAM

Wellness.

It's the new buzz word around Carpenters. And with good reason.

YOU are the bones of the St. Louis - Kansas City Carpenters Regional Council. **YOU** build our cities and counties. **YOU** are why we rally together to fight so-called right-to-work. **YOU** are why the Council secures the union jobsites where you apply your craft. Your skill and training far surpass the “un-union-trained” construction worker. Without **YOU** there would be no *us*. **YOU** matter, and therefore your health matters to us.

When you are *unwell* on the jobsite, you have what has been coined **presenteeism** in today's workforce. When you are *unwell*, you are unable to perform at your best and give 100% of your attention and skill to your work. You can put yourself and others in jeopardy.

Being *well* involves much more than just being pain-free. It is more than just excellent blood work results. Being *well* is impacted by the quality of your sleep, social life, the amount of water (straight H₂O) you consume, your financial security and yes, it is impacted by the food you eat. Imagine facing bankruptcy, a scary diagnosis or loss of a loved one — any life changing event — and heading in to work. This is where your wellness program comes in.

While no one can prevent bad things from happening to you, Carpenters Wellness Program has been created to equip you with the necessary tools to feel better day in and day out; to manage daily stress; to make smart financial decisions; to give your body the tools it needs to have the energy it needs. The better you feel, the more *well* you are, the more energy and focus you will have to get your work done with some left over for your family and friends. *This is wellness.*

Run by a team of Cerner healthcare providers, wellness champions and your own personal health coach, Carpenters Wellness Program is an online portal where you can engage in earning Incentive Points toward gift cards in our annual Incentive Campaign. Don't just be present at work and in life. Make the decision to get well. Sign up and log in to find out more about what we can do to support your wellness at wellness.carpdc.org.

GETTING STARTED *in wellness*

How to Engage.

Engaging yourself in work and in life does not come without struggles. Everyone wants a piece of you, right? You're exhausted and all you want is to get through the day, so you can get home to rest so you can do it all again tomorrow. What kind of life is that? We want you to have more!

What you might not know is that if you give to yourself first, you can learn the tools you need to work smarter, not harder. We hear you...there are not enough hours in the day to take care of you. All you need is a few conscious decisions each day, starting with one, and you're well on your way to better engagement in wellness and a more fulfilled life.

1 Drink more water. It is recommended that you drink at least half your body weight in ounces of water daily. Start with just one more glass. Your body uses water not only to hydrate, but to remove toxins from your system.

2 Eat fruit & veggies. The Center for Disease Control recommends that you eat at least five fruits and vegetables a day. Just 1 in 10 adults reach this recommendation. Start with just one more per day than what you already eat to make your way to that goal.

3 Rest. Your life is busy. Your body needs some downtime throughout the mad rush of your day. Take a 5-10 minute reboot in your day, close your eyes, calm your mind and feel your heart rate drop. Meditation has an undeniable impact on your health.

4 Know all Calories are NOT created equal. Food is information and literally talks to your genes and controls gene expression, hormones and metabolism. What you eat has the potential to determine if you will develop disease or gain weight.

--Mark Hyman, MD; *The Blood Sugar Solution*



presenteeism

[prez-uh n-tee-iz-uh m]

noun

the practice of coming to work despite illness, injury, anxiety, etc., often resulting in reduced productivity.

“An employee who works at a lower productivity rate due to health reasons is 10 times as costly as employees who are absent due to illness.”

-Dr. Steven Hotze,
Physician, Speaker, Author
Founder, Hotze Health &
Wellness Center

Sign up @

wellness.carpdc.org



pharmacy benefits

Prescription Drug Coverage & Exclusions

Each quarter, 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 for coverage or exclusions under the Plan for certain drugs. The following list is their recommendations which were approved by the Board of Trustees.

✓ Biological - Immunological Drugs	Effective
◆ Mayzent (siponimod)	Covered with Prior Authorization 6/1/19
◆ Mavenclad (cladribine)	Covered with Prior Authorization 6/1/19
◆ Skyrizi (risankizumab-razz)	Covered with Prior Authorization 6/1/19
◆ Evenity (romosozumab-aqqg)	Not Covered 6/1/19
✓ Cardiovascular Drugs	
◆ Vascepa (icosapent) oral	Not Covered 9/1/19
✓ Central Nervous System Drugs	
◆ Spravato (esketamine) nasal spray	Covered with Prior Authorization 6/1/19
◆ Zulresso (brexanolone); intravenous solution	Covered with Prior Authorization through Diplomat/Meritain 6/1/19
◆ Sunosi (solriamfetol)	Covered with Prior Authorization 6/1/19
◆ Evekeo ODT (amphetamine sulfate)	Not Covered 6/1/19
◆ Adhansia XR (methylphenidate)	Not Covered 6/1/19
◆ Nayzilam (midazolam) nasal spray	Covered with Prior Authorization by Neurologist only 9/1/19
◆ Ruzurgi (amifampridine) oral	Cover Ruzurgi only; Firdapse Not Covered 9/1/19
◆ Vyleesi (bremelanotide)	Not Covered 9/1/19
✓ Dermatological Drugs	
◆ Lexette (halobetasol)	Not Covered 6/1/19
◆ ZTlido (lidocaine patch 1.8%)	Not Covered 6/1/19
◆ Duobril (halobetasol/tazarotene)	Not Covered 6/1/19

Rx Questions?

Call Member Services

STL 314.644.4802 | KC 816.841.7136

Toll-Free 877.232.3863

Option 1



conscious conservation

If you prefer to receive your **general Plan notifications electronically**, make the change to your **Notification Delivery Settings**.

Log into your

MEMBER ACCOUNT

on carpdc.org.

Go to **MY CARPDC**, and update your settings.

what they do for you

✓ **Endocrine & Metabolic Drugs**

◆ Gloperba (colchicine)	Not Covered	6/1/19
◆ Jatenzo (testosterone undecanoate)	Not Covered	6/1/19
◆ Accrufer (ferric maltol)	Covered with Prior Authorization	9/1/19
◆ Vyndaquel (tafamidis meglumine) and Vyndamax (tafamidis)	Covered with Prior Authorization	9/1/19
◆ Myxredlin (insulin human in sodium chloride)	Not Covered	9/1/19

✓ **Gastrointestinal**

◆ Gattex (teduglutide) S.C. injection	Covered with Prior Authorization	9/1/19
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✓ **Gene Therapy**

◆ Zolgensma (AVXS 101 - onasemnogene abeparvovec); one-time intravenous infusion	Not Covered	6/1/19
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✓ **Oncology Drugs**

◆ Balversa (erdafitinib)	Covered with Prior Authorization	6/1/19
◆ Piqray (alpelisib)	Covered with Prior Authorization	9/1/19
◆ Xpovio (selinexor)	Covered with Prior Authorization by Oncologist only; Add to Short Fill List	9/1/19
◆ Turalio (pexidartinib)	Covered with Prior Authorization; Add to Short Fill List	9/1/19
◆ Nubeqa (darolutamide)	Covered with Prior Authorization; Add to Short Fill List	9/1/19

✓ **Ophthalmic Drugs**

◆ Lotemax SM (loteprednol)	Not Covered	6/1/19
◆ Rocklatan (netarsudil-latanoprost)	Not Covered	6/1/19

Effective

Transition Care Program

When you are **admitted to the hospital**, IHD will contact you to help coordinate your post-discharge care. IHD advocates on your behalf to ensure your pathway to recovery is free of obstacles.

May - Sept 2019:

- ✓ 588 admissions
- ✓ 10,126 total interactions
- ✓ 98.8% appointment attendance

Care Assist Program

When you are scheduled for **outpatient procedures**, such as pain management, orthopedic surgery or cardiology procedures, IHD may contact you to help with medication barriers, coordinate medical records between providers, schedule follow-up appointments and ensure you receive the durable medical equipment you need. All of these services are in place so you have a smooth recovery process.

May - Sept 2019:

- ✓ 301 total procedures
- ✓ 4,032 total interactions
- ✓ 98.5% appointment attendance

When you adhere to the care prescribed by your physician, outpatient facility during an outpatient procedure or hospital following an inpatient stay, there is less risk for emergency visits. We have partnered with IHD to assist you with quicker recovery times with NO out-of-pocket costs for you.

You do not need to register to take advantage of this service.

mental health resources



Carpenters Wellness Center

Call **314.955.WELL (9355)** to make an appointment to speak with our onsite behavioral health counselor.



Teladoc Mental Health

Call **1.800.DOC.CONCONSULT (362.2667)**

Or visit **MYDRCONSULT.com**

Download the App in your App Store.



Member Assistance Program

Call Carpenters' Member Assistance Program (MAP) administered through Mercy Mental Health at

314.729.4600, #2

toll-free **800.413.8008, #2**

Or visit **www.mbh-eap.com**

taking care

of your mental health

is our priority.

It should be yours, too.

hot topic in construction



addressing suicide and mental health in construction

In September, the AGC spearheaded efforts to help construction trades fight a growing epidemic: Suicide. It's a real problem and one we cannot ignore.

The construction industry has the second highest rate of suicides among all occupations and of those, four out of five suicide deaths are males. It's no secret that construction is a male dominated industry with a *macho culture*. No more. It's a job for all of us to learn what we need to do to help someone in need.

It's not always obvious when a friend or coworker is struggling, but they often show signs of suicidal thoughts in subtle ways. While some comments or threats could sound like just talk, they can become dangerous quickly and it's important to STEP IN and SPEAK UP if you see any signs of imminent danger:

Feeling desperate	Anxiety or agitation
Tying up loose ends	Aggressive or uncontrolled anger
Saying good-bye	Reckless behavior
Sudden mood changes	Changes in habits
Talking about suicide or wanting to die	Depression
Withdrawal	Increased alcohol or drug use
Feel like a burden	Seeking access to lethal means

WHAT TO DO:

- Bring it to the attention of your foreman or supervisor.
- Start the conversation. Use non-judgemental language, asking directly about suicide. Ask, then listen. If the answer is yes, remain calm, keep them safe and get help.
- Refer them to the National Suicide Prevention Lifeline or Crisis Text Line, or use any of Carpenters' resources on the left side of this page. Store these numbers in your phone for use or referral.
- If you believe a coworker is in imminent danger or has already harmed himself or herself, call 911.

Need help for you or someone you know? 24/7 confidential help is available.

Call 800.273.8255 National Suicide Prevention Lifeline

Text **HELLO** to **741741**

#youarenotalone

2019 TAX INFORMATION *for*

RETIREES of the Carpenters' Pension Trust Fund of St. Louis

tax season is just around the corner

If you received pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2019, please note that your **Form 1099-R** will be in the mail by January 31, 2020. This is the form you will need when filing your 2019 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2019 Tax Year (between 1/1/2019 and 12/31/2019), you will receive two (2) separate 1099-Rs.

One Form 1099-R will be for pension benefits received prior to age 59-1/2 and will be coded as "2" for Early Distribution in box number 7. The second Form 1099-R will be for your pension benefits received after age 59-1/2 and will be coded as "7" for Normal Distribution. When the amounts of both 1099-Rs are added together, it will equal the total amount of pension benefits you received during the 2019 Tax Year.



Financial Advice
at no cost to you

Meet with a Financial Advisor
ON YOUR TIME. BY
PHONE OR IN PERSON.
Call Carpenters Benefit Office

314.644.4802, ext 5564
or Toll-Free 877.232.3863

carpenters
Benefits Paid 2019

Health & Welfare

Jan - Nov 2019

Platinum & Gold \$ 188,540,039.16

Pension

Jan - Dec 2019

St. Louis \$ 188,158,818.20

Kansas City \$ 80,427,801.66

KS Bldg Trades \$ 16,596,440.64

VOID CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and phone no.		1 Gross distribution \$	OMB No. 1545-0119 2019	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$	Form 1099-R	
		2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>	Copy 1 For State, City, or Local Tax Department
PAYER'S TIN	RECIPIENT'S TIN	3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$	
RECIPIENT'S name		5 Employee contributions/ Designated Roth contributions or insurance premiums \$	6 Net unrealized appreciation in employer's securities \$	
Street address (including apt. no.)		7 Distribution code(s) IRA/ SEP/ SIMPLE <input type="checkbox"/>	8 Other \$ %	
City or town, state or province, country, and ZIP or foreign postal code		9a Your percentage of total distribution %	9b Total employee contributions \$	
10 Amount allocable to IRR within 5 years \$	11 1st year of desig. Roth contrib.	FATCA filing requirement <input type="checkbox"/>	12 State tax withheld \$	13 State/Payer's state no.
Account number (see instructions)	Date of payment		14 State distribution \$	
		15 Local tax withheld \$	16 Name of locality \$	17 Local distribution \$

Form 1099-R www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service

Questions regarding your pension benefits?

Carpenters' Pension Trust Fund of St. Louis

Visit www.carpdc.org or call 314.644.4802, toll-free 877.232.3863, #2

Carpenters Pension Trust Fund of Kansas City

Visit online www.kccarpsbenefits.com or call 816.756.3313

Carpenters Pension Fund of Illinois

Visit online www.ilcarpsfund.org or call 800.448.5825

Kansas Building Trades Open End Pension Fund call 785.267.0140



breast health

3D Mammography

Women covered under the Plan are recommended to receive an annual mammogram with no out-of-pocket cost. 3D mammography is included within **Carpenters' preventive care coverage**.

3D mammography is the same procedure from the patient's point-of-view. However, the different angles provided by the 3D technology may find abnormalities more easily and may also determine which abnormalities may be important. Coverage is 100% with no deductible for both 2D and 3D mammography.

Beginning in 2020, Siteman Cancer Center Mammography Van will make bi-annual visits to **Carpenters Wellness Center**.

Mark your calendar:
February 13, 2020
September 26, 2020

Did you know that your health plan, as required by the **Women's Health and Cancer Rights Act of 1998 (WHCRA)**, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry, prostheses and complications from a mastectomy, including lymphedema? Women undergoing surgery for a mastectomy or reconstruction surgery after a mastectomy due to breast cancer are covered as follows:

- Aetna's MO/IL Coventry Network, Carpenters' Platinum Plan: Annual Deductible + 90% coverage;
- Aetna's MO/IL Coventry Network, Carpenters' Gold Plan: Annual Deductible + 80% coverage;
- Out-of-Network: Annual Deductible + 50% coverage.

For more information regarding your rights under this federal law, please visit the American Cancer Society's website:

www.cancer.org/treatment/finding-and-paying-for-treatment.html

For questions specific to breast cancer and your Plan coverage, please contact Carpenters' Member Services.

This notice is being provided to you by the Trustees of the Carpenters' Health and Welfare Plan in accordance with federal law.

THANK YOU!



Thank you to all of our members and their families who participated in our 2019 health fairs! For photos of our Kansas City and St. Louis events, please visit our Facebook page. You might just catch a glimpse of a superhero you know!

SELF-PAY RATES 2020

Qualified members and dependents are allowed to continue coverage under the health plan after they do not qualify with hours worked by making monthly self-payments. Trustees have completed their annual review of these rates with the effective date beginning Dec 1, 2019, for Jan 1, 2020, coverage.

Non-Active Classification (Retired, Disabled and Surviving Spouse)	Platinum Plan	Platinum w/ Dental	Gold Plan	Gold w/ Dental
Medicare Rate	\$290	\$320	\$290	\$320
Non-Medicare Rate	\$550	\$580	\$500	\$530

COBRA	Platinum Plan	Gold Plan
Individual Plan Rate	\$409	\$382
Family Plan Rate	\$1,340	\$1,252
Individual Plan Extended Disability Rate (months 19-29)	\$601	\$561
Family Plan Extended Disability Rate (months 19-29)	\$1,969	\$1,838

If you have questions regarding self-pay eligibility qualifications, please contact Member Services in the Benefits' Office.

NOTICE

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 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. The Plan's Notice may be found online here:

www.carpdc.org/BenefitServices/NonDiscrimination

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.



GENESIS HEALTH CLUBS:
KANSAS & KANSAS CITY, MO

Members of the St. Louis - Kansas City CRC can join Genesis Health Clubs for **\$499 (per person) plus tax** for one year. An **initial \$200 payment** to the Carpenters Regional Council (CRC) is required upon completion of the Genesis Health Clubs Enrollment Form for membership activation, then a monthly auto draft is set up directly with Genesis to continue your membership.



GOLD'S GYM, INTL,
ST. LOUIS AREA

Members (and family) of the St. Louis - Kansas City Carpenters Regional Council can join Gold's Gym for **\$325 (per person)** for one year with NO Enrollment Fee.

*Participating Gold's Gym locations:
Arnold, Chesterfield, Ellisville, Fenton,
Florissant, Kirkwood, Manchester Meadows,
Hwy K, St. Charles & St. Peters*

In order to take advantage of Genesis or Gold's Corporate gym discounts, contact Carpenters Wellness Program:

By Phone: 314.955.2194

By email: eperez@carpdc.org



GATEWAY REGION YMCA

"Try the Y!"

Join one of the 24 Gateway Region YMCAs **during the month of February 2020** and you will receive **100% off the joining fee and 100% off the first full month's draft.**

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**. Visit www.carpdc.org/Member/Discounts for the new map of Y locations.

*Log in on carpdc.org and visit **Member Discounts** for more information on corporate membership discounts*



WHEN YOU DON'T HAVE TIME TO WAIT

When you are sick, the last thing you want to do is wait in an expensive, germ-filled urgent care or emergency room. With Teladoc, you can talk to a licensed doctor 24/7 by phone or video and get back to life.

Receive treatment for many **non-emergency illnesses**, including:

- » Sinus infection
- » Flu
- » Cough
- » Sore throat
- » Rash
- » Allergies
- » Upset stomach
- » & more

Talk to a doctor for free.

1.800.DOC.CONSUULT (362.2667)

Or visit MYDRCONSULT.com

Download the App in your App Store.



go GREEN to get GREEN

Don't forget you can get paid to save on medical care!

With Healthcare Bluebook you'll save hundreds to thousands of dollars on medical procedures by choosing **Fair Price (green) facilities** for your care. Plus, you'll get paid to save! Every time you shop for an eligible procedure in Healthcare Bluebook and pick a **Fair Price (green) facility** for your care, you'll earn a cash reward.

Between April 1 and November 30, 2019, there were 25,614 unique member and dependent searches for shoppable procedures on Healthcare Bluebook.

As of October 31, \$21,805 in Rewards (435 Rewards) had been paid to members for using Healthcare Bluebook and choosing a **Fair Price (green) facility** for their procedures since April.

It is important to pay attention to the cost for your procedures, as they can range thousands of dollars, the high end creating more out-of-pocket for you and higher charges to the Plan.

"simple, even for me"

-John L., member & Healthcare Bluebook user

HOW TO SIGN UP:

Visit Carpenters' Healthcare Bluebook website:
healthcarebluebook.com/cc/CARPDC

Download the App from your App Store, using Company Code: **CARPDC**

Or call: **1.800.341.0504**

Use Healthcare Bluebook to shop a **Fair Price (green) facility** for your procedure. Then schedule your appointment.

***Always check network status before scheduling.*

Use a **Fair Price (green) facility** of your choice for your procedure and earn up to a \$2,000 reward on eligible procedures.*

**Members and dependents are eligible for rewards. Please allow 60-90 days for processing.*

Summary Annual Report for St. Louis - Kansas City Carpenters Regional Vacation Plan

This is a summary of the annual report for the ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL VACATION PLAN, (Employer Identification No. 43-1622970, Plan No. 502) for the period May 1, 2018 to April 30, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$1,003,386 as of April 30, 2019 compared to \$677,304 as of May 1, 2018. During the plan year the plan experienced an increase in its net assets of \$326,082. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$43,325,695. This income included employee contributions of \$42,821,415, realized losses of \$106,685 from the sale of assets and earnings from investments of \$427,463. Plan expenses were \$42,999,613. These expenses included \$283,126 in administrative expenses and \$42,716,487 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment; and
3. Transactions in excess of 5 percent of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Trustees of Carpenters Benefit Plans of St. Louis
1401 Hampton Avenue
St. Louis, MO 63139
314-644-4800
or the Plan Administrator

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Trustees of Carpenters Benefit Plans of St. Louis
1401 Hampton Avenue
St. Louis, MO 63139

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

notice
required
for Plan Year Ending April 30, 2019



Want Text Updates From the CRC and Benefits Office?

Text 'STL' to 91990

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





Providing benefit news to members and dependents covered under the
St. Louis - Kansas City Carpenters Regional Health, Pension, Vacation & Annuity Plans

hot topic

carpenters new era of healthcare

carpenters wellness center

My daughter had high fever, sore throat and stomach ache just as her pediatrician's office was closing. Instead of running to the nearest urgent care, I decided to call the Wellness Center. Sherry was able to make us an appointment within the hour where my daughter was tested for strep and mono. While she didn't have either, it felt great having the peace of mind that she simply had a virus that would just need ibuprofen - which we were able to purchase for \$4 at Carpenters pharmacy.

-Aaron S, dependent

healthcare bluebook

I was able to use Healthcare Bluebook easily for a recent routine procedure. My doctor referred me to the hospital where the procedure price would be \$6800. I was able to find the same procedure elsewhere for \$1600 and save everyone money. I didn't expect to receive the \$100 rebate check in the mail for using the service! I have and will definitely use the service again!

-John L., member

teladoc

I contacted Teladoc for a rash on my face and received a call back in less than 7 minutes. The doctor quickly determined the cause of the rash, sent a prescription to my local pharmacy and within 10 minute the script was ready. No missed work, no time spent in the doctor's office, no office copay. I would definitely use Teladoc again.

-Pat H, member

IHD

After weeks of complications with care following a femur fracture, IHD joined Carpenters' member and his rehab care team to quickly resolve all obstacles to recovery. This member is now on his way to a complete recovery. Says the 59-year-old member: IHD's patient advocate was "there for him" and knew "she would get the job done."