

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

## SECOVA™

### Dependent Audit Final Results

#### SCOPE OF AUDIT

30,140 dependents (15,957 households)

#### AUDIT RESULTS

1,867 Dependents not eligible (6.2%) from 1,170 households (7.3%)

- Spouses removed from coverage: **459**
- Children removed from coverage: **1,408**



### Dependent Coverage Requirement Reminder

Every member must complete an Enrollment/Change form for any of the following life events:

**marriage, legal separation, divorce, birth, adoption, dependent (up to age 26) becomes covered another health plan.**

The Benefit Fund Office must be notified within 30 days of the date of any of the above-listed qualifying events. Dependents enrolled later than 30 days after a qualifying event will receive a coverage effective date that reflects the date on which the Fund Office receives a properly completed application for enrollment and accompanying documentation.

#### NEWBORN CHILD Coverage

Carpenters Health Plan will require a [birth certificate](#) for every newborn child to be covered under the Plan.

### Dependent Coverage Update

An update regarding dependent child coverage ran in the Benefit Plan's April 2019 Builder newsletter. In June, the Board of Trustees repealed this change of coverage. Therefore, coverage for step-children and adult children covered under the Plan will remain unchanged. The Plan's coverage remains as follows:

#### STEPCHILD Coverage

Stepchildren will be covered as long as the child's natural parent is the member's spouse. If your stepchild is covered under a health plan of either natural parent, Carpenters Health Plan coverage will be secondary to the natural parent's plan.

#### ADULT-CHILD Coverage

Dependent children are eligible for coverage under Carpenters Health Plan until the last day of the calendar month in which the child's 26th birthday occurs. Carpenters Health Plan will be secondary for adult children with coverage through their own employment.

# Carpenters Wellness Center Now OPEN



Wellness Center Care Team poses with Cerner representatives at our Aug. 28 ribbon cutting ceremony.

## Quality Care at No-to-Low Cost to YOU!

**Call now to make an appointment and meet the Cerner Care Team.**  
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**Services Include:** Primary Care Services (age 2 and up) • Annual School & Sport Physicals • Acute Care & Sick Visits • Chiropractic Care • Dental Care (coming 2020) • Drug Testing • Holistic Pain Management Lab Services • Massage Therapy • Mental Health & Substance Abuse Counseling • Patient Education • Pharmacy • Physical Therapy • Preventive Care • Rotating Specialists (coming 2020) • Vaccinations & Immunizations • Video or Virtual Visits • Vision Care Services • Wellness Training • X-Ray

Wellness, Pharmacy & Vision Hours of Operation:

**Monday - Friday 8 am - 7 pm**  
**Saturday 8 am - 2 pm**

**1403 Hampton Ave, located on the Regional Council and Benefit Office main campus**



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# St. Louis-Kansas City Regional ANNUITYFUND

**Be Prepared: Name Your Beneficiary Now to Avoid Processing Delay**

The St. Louis – Kansas City Carpenters Regional Council has partnered with Employer Associations to create a new Annuity Plan (also known as a Defined Contribution Plan) with the goal of helping you prepare for a secure retirement. The St. Louis – Kansas City Carpenters Regional Annuity Fund (Annuity Fund) was established May 1, 2019, with an initial \$.50 hourly contribution in signatory contracts. We anticipate this contribution rate will increase over time.

The Annuity Fund Summary Plan Description (SPD) can be found on our website by following this link: [carpdc.org/Annuity/OurPlan](http://carpdc.org/Annuity/OurPlan)

### Be Prepared

If you are actively working and participating in the new Annuity Fund, it's important you complete an Annuity Beneficiary Designation form for your

use in naming who will receive your annuity benefits in the event of your death. Naming your beneficiary(ies) will avoid delays in processing any death benefits that are payable, so **please complete and return the form** to the Benefits Office as soon as possible. You'll find the Beneficiary Forms at [carpdc.org/Annuity/OurPlan](http://carpdc.org/Annuity/OurPlan)

We're proud to introduce this new benefit to our members. The Council will continue to work for you by providing excellent wages during your working years and strong, healthy benefits when you are ready to retire. Please be assured the Plan's benefits are continually reviewed and managed with your future in mind.

Please visit: [carpdc.org/Annuity/OurPlan](http://carpdc.org/Annuity/OurPlan) for Frequently Asked Questions about your annuity benefit.

**Still have questions?**  
Call the Annuity Dept. toll-free at 877.232.3863, option 2.



**Start Saving Now**  
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800.341.0504



Company Code:  
**CARPDC**

# Suicide Prevention and Opioid Abuse **Awareness**

September is Suicide Prevention Month, with National Suicide Prevention Week Sept. 8–14. This year, the construction industry is doing something a little different to battle this raging wildfire. We are meeting it head on. We are opening conversations about something no one feels comfortable talking about.

Suicide is the 10th leading cause of death in the US, with nearly 45,000 suicides in the U.S. in 2016. According to a recent report by the Centers for Disease Control and Prevention, more male construction workers take their lives than in any other industry, at a rate four times higher than the general population.



No one feels comfortable talking about feelings. Jobs are stressful. Work is often seasonal. Injuries happen more frequently in physical careers. Alcohol and drug use rates are high and often used as coping mechanisms.

### What You Can Do

Talk about it. Make it part of the safety conversation. Let your coworkers know there is help out there and learn to recognize the signs in yourself and others. Seek help when help is needed. Remember that it's OK to lean on others and often a necessary part of life.

Suicide Hotline: **800.273.8255** or Text **HELLO** to **741741**

## #YouAreNotAlone



The St. Louis – Kansas City Carpenters Regional Health Plan has partnered with IHD to support Members after a **hospital stay** or before and after a **surgery**.



What can IHD help **you** with?

- ✓ Scheduling doctor appointments
- ✓ Helping you understand your physicians' in-network status
- ✓ Assist you with medication barriers
- ✓ Facilitate home health orders and required durable medical equipment
- ✓ Assist you with finding and utilizing appropriate community resources to facilitate your care and recovery

Contact us about qualifying for IHD programs by calling **800.264.0253** or visit us at [www.ihdcare.com](http://www.ihdcare.com).