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the carpenters builder news



Volume 8 | Issue 2 | December 2020

www.carpdc.org/BenefitServices

p 314.644.4802 | toll-free 877.232.3863

A NEW PARTNER IN HEALTHCARE

On January 1, 2021, Carpenters Health Plan will begin its partnership with Cigna Healthcare as the Plan's health plan network. Healthcare costs in the U.S. are on an upward trend with no end in sight. The Plan knows that the best way to manage your healthcare dollars is to take action to make sure you are getting the best benefits for your money. As a result, the St. Louis - Kansas City Board of Trustees approved a change in health plan network to help shift the focus from not only healthcare spending but wellness initiatives to help save both you and the Plan money.

Our goal is to get you all of the information you need regarding your new network benefits prior to January 1. The best resource to help you get started is Cigna's customer service program called **One Guide**. One Guide will be extremely valuable in guiding you through this transition. Cigna's One Guide was mailed to all covered participants during the week of Thanksgiving. Cigna's One Guide representatives are available 24-7 to help you:

- » Understand the your new coverage and the new options and programs available to you
- » Determine if your current healthcare provider is in the network
- » Find in-network providers and facilities to save you money
- » Answer any other questions you may have about the transition to Cigna

stay informed

Welcome letter	11/9/20
One Guide	11/23/20
Welcome Packet	12/15/20
New ID cards	late Dec

Cigna One Guide:

888.806.5042



\$\$\$
more ways to save
\$\$\$



go GREEN to get GREEN

You can get paid to save on medical care.

1 Visit our unique website:
healthcarebluebook.com/cc/CARPDG

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

Or call: **1.800.341.0504**

2 Use Healthcare Bluebook to shop a **Fair Price (green) facility** for your procedure, see how your **current doctor ranks** within their specialty **OR** find a **new high-quality physician**. Then schedule your appointment.

Always check network status before scheduling.

3 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.*

What's In Your Wallet?



It's your money.

The St. Louis - Kansas City Carpenters Regional Health Plan is taking the responsibility to help you become educated healthcare consumers. Beyond the Plan's education, it will be your responsibility to make the best healthcare decisions for you and your family. Our goal? To keep as much money in your wallet as possible.

"What's In Your Wallet?", the financial services slogan coined by Capital One®, says it best when it comes to the topic of healthcare spending. It's no secret that healthcare costs are going up in a country where our population is considered to be one of the sickest. Carpenters Health Plan is on mission to help you learn the ins and the outs of your health benefits, not only what these benefits include, but how you can take care of your healthcare needs, spend wisely and make a positive impact on your wallet and on the Plan's bottom line.

Shop first.

You likely wouldn't pay \$100 for an American-made hammer from your local hardware store that you knew you could get at another local store for just \$42.88. In this case, you likely knew the price difference because you did your homework in advance and that homework led you to make a wise decision. There's no reason to put an additional \$57.12 into the exact same product purchased at another local store, is there?

Healthcare works the same way. Consider that your local hardware store is your out-of-network health benefit. And the second local store is your in-network health benefit. Instead of a hammer, the product you are shopping for is an **urgent care visit**. Same care, different facility, different out-of-pocket cost. Why pay more?

Know before you go.

It's important to realize that your physician will not always know or refer you to a specialist or a facility that is in your network. Most physicians refer to doctors, specialists and facilities they know. It is always the patient's - your - responsibility to make sure the provider you are visiting is in-network.

Look at the difference below of using an in-network hospital or outpatient surgery center vs. an out-of-network hospital or outpatient surgery center.

	In-Network Hospital	Out-of-Network Hospital
Actual hospital charge:	\$22,000	\$22,000
Amount recognized by plan:	\$14,000	\$22,000
Member deductible applied:	-\$200	-\$600
Health plan pays:	90% of discounted rate after deductible: $\$9,480 \times 90\% = \$8,532$	50% of billed amount $\$21,400 \times 50\% = \$10,700$
Member pays:	10% of discounted rate plus deductible: $\$948 + \$200 = \$1,148$	50% of charges plus deductible: $\$10,700 + \$600 = \$11,300$

While the example above is for an average hospital visit, visits to other out-of-network medical providers or facilities would also result in 50% coverage paid by the health plan using the same formulas as outlined above.

Check out what the actual cost of common services look like in-network.

	Plan	In-Network		Wellness Center	Using Healthcare Bluebook
Service	Avg visit cost	Avg visit Plan pays	Avg visit you pay	You pay	You pay/Reward
Urgent Care*	\$714.70	295.33	\$105.78	\$0	N/A
Initial Wellness Visit	\$120.19	\$120.19	\$0	\$0	N/A
Est. Office Visit	\$82.91	\$57.91	\$25	\$0	N/A
X ray of knee**	\$93.59	\$43.59	\$50	\$0	\$25 reward
MRI of knee**	\$235.57	\$185.57	\$50	\$0	\$50 reward
Physical Therapy**	\$106.21	\$97.71	\$8.50***	\$0	\$0

*Low to medium severity of care

**After \$200 deductible is met

***Average number of physical therapy visits per person per year = 20 or \$170 out-of-pocket cost vs. \$0 at Carpenters Wellness Center.

Remember that when you pay more for medical care, that cost translates into less money for other daily, weekly or monthly budget items, such as entertainment or even food and gas. Choosing your care providers with intention will result in more money left in your wallet.

have you moved?

Please remember to notify our office if your contact information has changed.

address

You have either temporarily or permanently changed your physical location.

email

Maybe your email inbox was full of junk mail and you started a new account, or maybe you updated your internet service provider and you received an updated email address.

phone

Service providers come and go, but we can't reach you if your phone number is no longer in service.

notify our office @

314.644.4802, #1



MEETING YOUR HEALTHCARE NEEDS TODAY

breaking news

directly to your device

1

Make sure you are signed up to receive the most up-to-date information from the CRC and Benefitt Office to stay informed about the latest updates.

2

for **Text Updates**

Text JOIN to
1.855.622.7710

3

for **Email Alerts**

Visit
<https://bit.ly/37njyqR>



Since it opened in September 2019, Carpenters Wellness Center in St. Louis has been serving the primary care and medical needs for our members and their families. As of October 2020, the wellness center had more than 18,000 visits. But still, each week more and more members and their families are learning that the wellness center is a legitimate healthcare space with an amazing team of providers helping patients recover from common illnesses, manage chronic conditions, treat injuries and learn to live healthier lives. Carpenters Wellness Center can be your primary care provider - help you take care of your annual visits or sick, acute care needs - and serve you through a connection of providers you won't find anywhere else.

Why Carpenters Wellness Center?

The wellness center model is focused on creating a personal healthcare experience that provides quality, patient-centered care that includes

- ✓ **Complete care for members & families.** Non-Medicare members and families (children ages 2 and older) have full access to wellness center services. Carpenters' Medicare Advantage (UHC) participants⁺ have access to Carpenters Pharmacy Center, as well as vision and dental services, if enrolled. ⁺*UHC participants refer to page 10 for additional information regarding covered wellness center services.*
- ✓ **No cost for most services.** There is no copay or deductible for most services provided. Services such as root canals or designer eyeglass frames are available at a significantly reduced cost.
- ✓ **Limited wait time.** Check in for your scheduled appointment and see a provider within minutes after arrival.
- ✓ **Confidential and comfortable.** Your confidentiality and comfort is the team's top priority. Whether you need acute care or routine services, federal and state law along with company policy ensures your personal health records remain private with our partner, Cerner.
- ✓ **Managed care.** With the scope of providers available within the wellness center space, your care is streamlined to get you the care you need with the type of provider you need it from, all within the same building.

Services Available

Annual physical exams	Digital imaging	Pharmacy services
Behavioral health*	Immunizations	Physical Therapy****
Condition management	Massage Therapy	Well woman visits
Dentistry**	Optometry***	Wellness program*
Chiropractic services	Lab draws (including out-side orders)	Same-day visits for illness & minor injury

*operated by Carpenters

**operated by The TeleDentists

***operated by VSP

****operated by Peak Sport and Spine

WHAT'S NEW AT THE WELLNESS CENTER?

Dr. Tina Trost, MD

is just one of Carpenters Wellness Center's highly trained, full-time physicians.



Masks or Face Coverings Required

To keep you, your families and the wellness center team healthy and safe, face masks are required for entry into the wellness center.

Flu Shots Now Available

The wellness center has flu shots available for patients ages 2 - 65. Appointments are required.

- ✓ Preservative free shots available.
- ✓ Over age 65 shot (high dose) available for non-UHC members.

Drive Up Testing

The following testing is now available for patients who first consult with one of the wellness center providers virtually without getting out of your vehicle on Mondays and Thursdays each week. Appointments are required.

- ✓ COVID-19
- ✓ Flu
- ✓ Strep

Hearing Screenings

Audiologist Dr. Jackie Napoli is available for hearing screenings⁺ each week on Thursdays in the Lower Level of the wellness center. Appointments are required.

⁺UHC participants refer to page 10 for additional information regarding audiology services.

Dental Exams

Carpenters Dental Center is available for dental exams and preventive cleanings as early as December 2020. Dr. Beth Groenke, DDS MS, has openings in January 2021.

Kansas City Wellness Center Update

Delayed due to permits with the City of Kansas City, Carpenters is still full steam ahead with plans to break ground for Carpenters Wellness Center in Kansas City in 2021. Watch for more details in the new year!

Location

1403 Hampton Ave
St. Louis, MO 63139

Hours

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

Contact us

Phone 314.955.WELL (9355)
Fax 314.955.2187

Find us online

www.carpdc.org/wellnesscenter

Patient Portal for existing patients

carpdc.iqhealth.com



Carpenters
Wellness Center
operated by Cerner

Comprehensive care for our members and their families



More than 50% of Americans will be diagnosed with a mental illness or disorder at some point in their lives.

breaking the silence

“People in my industry told me this is career suicide, people won't want to work with somebody dealing with anxiety and depression. But how will they work with their employees?”

Everybody's dealing with a crisis, in a way.”

<https://bit.ly/3oe0tOF>

survival & support

“My passion is to encourage people to talk about their own story. How will anyone ever be comfortable with mental illness if nobody talks about it?”

If I had survived cancer I would be shouting it from the rooftops. Well I have survived major depression and a serious anxiety disorder. I am so proud of myself. Please tell your story. There is someone waiting for you to open up so that they can open up to you. You may even help someone you love become a survivor themselves.”

<https://bit.ly/37oSffV>

taking care
of your mental health
is our priority.
It should be yours, too.

reducing *stigma*



addressing suicide and mental health in construction

Reproduced with permission from AGCMO and Washington University in St. Louis

Stigma is negative attitudes and beliefs about a person due to a specific characteristic, such as mental illness. It often comes from a place of fear and misunderstanding.

40%

Stigma prevents 40% of people with anxiety or depression from seeking help.

Stigma can cause someone's condition to worsen due to:

- **avoidance** – delaying or refusing treatment due to shame or hopelessness
- **exclusion** – social rejection or strained relationships due to lack of understanding
- **discrimination** – fewer opportunities at work or school

Mental illness is common, not shameful.

Did you know that more than 50% of Americans will be diagnosed with a mental illness or disorder at some point in their lives?

There are many reasons why a person develops mental illness and all impact one's mental health:

» genetics » trauma » life experience » violence

How you Reduce Stigma

- ◆ Talk openly about mental health
- ◆ Know the facts – educate yourself and others to be a part of the solution
- ◆ Think before you speak – your words matter and can have lasting effects
- ◆ Show compassion for those with mental illness
- ◆ Don't hide your experiences – you'd be surprised who else you know who has also struggled
- ◆ Don't harbor self stigma – choose courage over shame

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

carpenters mental health resources

available virtually when you need them most



Carpenters
Wellness Center
operated by Cerner

Carpenters Wellness Center

Call **314.955.WELL (9355)** to make an appointment to speak with one of our onsite behavioral health counselors. Virtual visits will keep you safe and healthy.



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/members



Cigna

Cigna Behavioral Health

After January 1, find a virtual counselor online or by calling Cigna One Guide at **888.806.5042**. Call the selected licensed therapist, psychiatrist or nurse practitioner to schedule your appointment, like you would for a regular, face-to-face appointment. Maintain your counselor/patient relationship throughout treatment.

Watch for your Cigna Welcome packet later this month for more information regarding online scheduling from your mobile device or computer.



virtual visits

With virtual visits, you and your covered family members can get **medical** and **behavioral care** from the comfort and safety of home via video or phone. Right from your phone, tablet or computer, you can:

- **Connect** with board certified doctors for minor medical conditions;
- **Schedule** appointments with licensed counselors or psychiatrists; and
- **Receive** prescriptions directly at your pharmacy, when necessary.



Carpenters
Wellness Center
operated by Cerner

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

314.955. WELL (9355)



Available 24/7,
now through 12/31/20

Call 1.800.DOC.CONSLT (362.2667)

Or visit MYDRCONSULT.com

Effective 24/7 on January 1, 2021:

Cigna's

MDLIVE

Store these numbers in your phone for use or referral.



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.

In addition, the Express Scripts 2020 National Preferred Formulary/Exclusions were reviewed in August and the majority of drug recommendations were approved. Refer to the left panel for more information.

✓ Anti-Infective Drugs		Effective
◆ Xeglyze (abametapir)	Not Covered	9/1/20
◆ Lampit (nifurtimox)	Covered with Step Therapy	9/1/20
✓ Cardiovascular Drugs		
◆ Nexletol (bempedoic acid) oral	Not Covered	7/1/20
◆ Nexlizet (bempedoic acid/ezetimibe) oral	Not Covered	7/1/20
✓ Central Nervous System Drugs		
◆ Ogentys (oicapone) oral	Covered with Prior Authorization	7/1/20
◆ Levodopa/carbidopa/entacapone combination	Not Covered	7/1/20
◆ Bafiertam (monoethyl fumarate) oral	Not Covered	7/1/20
◆ Zeposia (ozanimod) oral	Covered with Prior Authorization by Neurologist only	7/1/20
◆ Vyepiti intravenous	Covered with Prior Authorization by Neurologist only	7/1/20
◆ Nurtec ODT (remgepant)	Covered with Prior Authorization by Neurologist only	7/1/20
◆ Elyxyb (celecoxib) oral solution	Not Covered	7/1/20
◆ Fintepla (fenfluramine)	Covered with Prior Authorization by Neurologist only	9/1/20
◆ Kynmobi (apomorphine)	Covered with Prior Authorization by Neurologist only	9/1/20
◆ Xywav (calcium, magnesium, potassium sodium oxybates)	Not Covered	9/1/20
◆ Evrysdi (risdiplam)	Covered with Prior Authorization for Type 1 only	9/1/20
✓ Dermatological Drugs		
◆ Impeklo (clobetasol) lotion	Not Covered	9/1/20
◆ Zilxi (minocycline)	Not Covered	9/1/20
◆ Wymzora (calcipotriene, betamethasone)	Not Covered	9/1/20

Express Scripts 2021 National Preferred Formulary Exclusions & Preferred Alternatives

The following list includes recommendations from Express Scripts **Not Approved** by UBC's CAC:

- **Antiglaucoma Drugs.** AZOPT not covered. Generics only.
- **Long-Acting Opioids.** Hysingla ER not covered.
- **Ophthalmic Anti-Allergic Drugs.** Brand drugs such as Zerviate not covered. Generics only.

The following drugs are moving from Preferred Drugs to Non-Preferred Drugs:

- **Oracea** no longer preferred. Not covered.
- **Qbrexza** for hyperhidrosis unnecessary. Not covered.

✓ Endocrine & Metabolic Drugs

Effective

◆ Isturisa (osilodrostat) oral	Covered with Prior Authorization by Endocrinologist only	7/1/20
◆ Procysbi (cysteamine) oral	Not Covered	7/1/20
◆ Fensolvi (leuprolide) subcutaneous injection	Not Covered	7/1/20
◆ Milprosa (progesterone) vaginal ring	Not Covered	7/1/20
◆ Ferriprox (deferiprone)	Not Covered	9/1/20
◆ Lyumjev (insulin lispro-aabc)	Not Covered	9/1/20
◆ Semglee (insulin glargine)	Not Covered	9/1/20
◆ Oriahnn (elagolix, estradiol, noethindrone; elagilox)	Covered with Step Therapy	9/1/20
◆ Mycapssa (octreotide)	Not Covered	9/1/20
◆ Qwo (collagenase clostridium histolyticum-aes)	Not Covered	9/1/20
◆ Dojolvi (triheptanoin)	Not Covered	9/1/20

✓ Gastrointestinal

◆ Pizensy (lactitol) powder for oral solution	Not Covered	7/1/20
◆ Gimoti (metoclopramide)	Not Covered	9/1/20

✓ Oncology Drugs

◆ Pemazyre (pemigatinib) oral	Covered with Prior Authorization by Oncologist only; Add to Short Fill List	7/1/20
◆ Tukysa (tucatinib)	Covered with Prior Authorization by Oncologist only; Add to Short Fill List	7/1/20
◆ Koselugo (selunitinib)	Covered with Prior Authorization by Pediatric Neurologist only; Add to Short Fill List	7/1/20
◆ Darzalex Faspro (daratumumab/hyaluronidase)	Covered with Prior Authorization by Oncologist only; Add to Short Fill List	7/1/20
◆ Retevmo (selpercatinib) oral	Covered with Prior Authorization by Oncologist only; Add to Short Fill List	7/1/20
◆ Qinlock (ripretinib) oral	Covered with Prior Authorization by Oncologist only; Add to Short Fill List	7/1/20
◆ Tabrecta (capmatinib) oral	Covered with Prior Authorization by Oncologist only	7/1/20
◆ Inqovi (deciabine/cedazuridne)	Covered with Prior Authorization by Oncologist only	9/1/20

✓ Ophthalmic Drugs

◆ Upneeq (oxymetazoline)	Not Covered	9/1/20
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✓ Pulmonary Drugs

◆ ArmonAir Respiclick (fluticasone propionate)	Not Covered	7/1/20
◆ Breztri (budesonide, glycopyrrolate, formoterol)	Covered with Prior Authorization	9/1/20

✓ Renal-Genitourinary Drugs

◆ VESIcare LS (solifenacin)	Covered with Prior Authorization	9/1/20
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Did you know that the St. Louis - Kansas City Carpenters Regional 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 St. Louis - Kansas City Carpenters Regional Health Plan in accordance with federal law.

SELF-PAY RATES 2021

Paying for Continued Coverage

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, 2020, for Jan 1, 2021, coverage.

Non-Active Classification (Retired, Disabled and Surviving Spouse)	Platinum Plan	Platinum w/ Dental
Medicare Rate	\$275	\$305
Non-Medicare Rate	\$550	\$580

COBRA	Platinum Plan
Individual Plan Rate	\$423
Family Plan Rate	\$1,386
Individual Plan Extended Disability Rate (months 19-29)	\$623
Family Plan Extended Disability Rate (months 19-29)	\$2,041

If you have questions regarding self-pay eligibility qualifications, please contact Carpenters' Member Services.

MEDICARE ADVANTAGE UHC



Carpenters Wellness Center in St. Louis offers the following services to our retired population who have elected to continue coverage through Carpenters' Medicare Advantage Program through UnitedHealthcare (UHC):

- ⇒ **Pharmacy services.** Full pharmacy access! Receive most prescription medications at no cost. Over-the-counter medications are available at wholesale pricing.
- ⇒ **Vision services.** UHC participants receive 40% off frames and lenses with an outside prescription. Carpenters Vision Center completes the UHC claim reimbursement form on the participants' behalf so they can utilize their benefit with UHC.
- ⇒ **Audiology services.** Hearing tests are billed to UHC. Carpenters Wellness Center is able to obtain high quality hearing aids at \$1,500 per ear; however, UHC does not reimburse this cost if aids are purchased at the wellness center.
- ⇒ **Dental services.** Full use of Carpenters Dental Center is available to Carpenters' UHC participants who are enrolled in Carpenters' dental coverage.

2020 TAX INFORMATION *for*

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

coming soon: 2020 tax season

If you received pension benefits from the Carpenters' Pension Trust Fund of St. Louis in 2020, please note that your **Form 1099-R** will be in the mail by January 31, 2021. This is the form you will need when filing your 2020 tax returns.

If you received a monthly Carpenters' Pension benefit and you turned 59-1/2 during the 2020 Tax Year (between 1/1/2020 and 12/31/2020), 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 2020 Tax Year.

☐ 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 2020 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$			
		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.	12 FATCA filing requirement <input type="checkbox"/>	14 State tax withheld \$	15 State/Payer's state no.	16 State distribution \$
Account number (see instructions)		13 Date of payment	17 Local tax withheld \$	18 Name of locality	19 Local distribution \$

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

carpenters
Benefits Paid 2020

January - November

Health & Welfare

Platinum & Gold \$ 173,122,863.52

Pension

St. Louis (incl Dec) \$ 197,349,898.21

Kansas City \$ 75,989,451.30

KS Blding Trades \$ 15,217,186.44

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



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