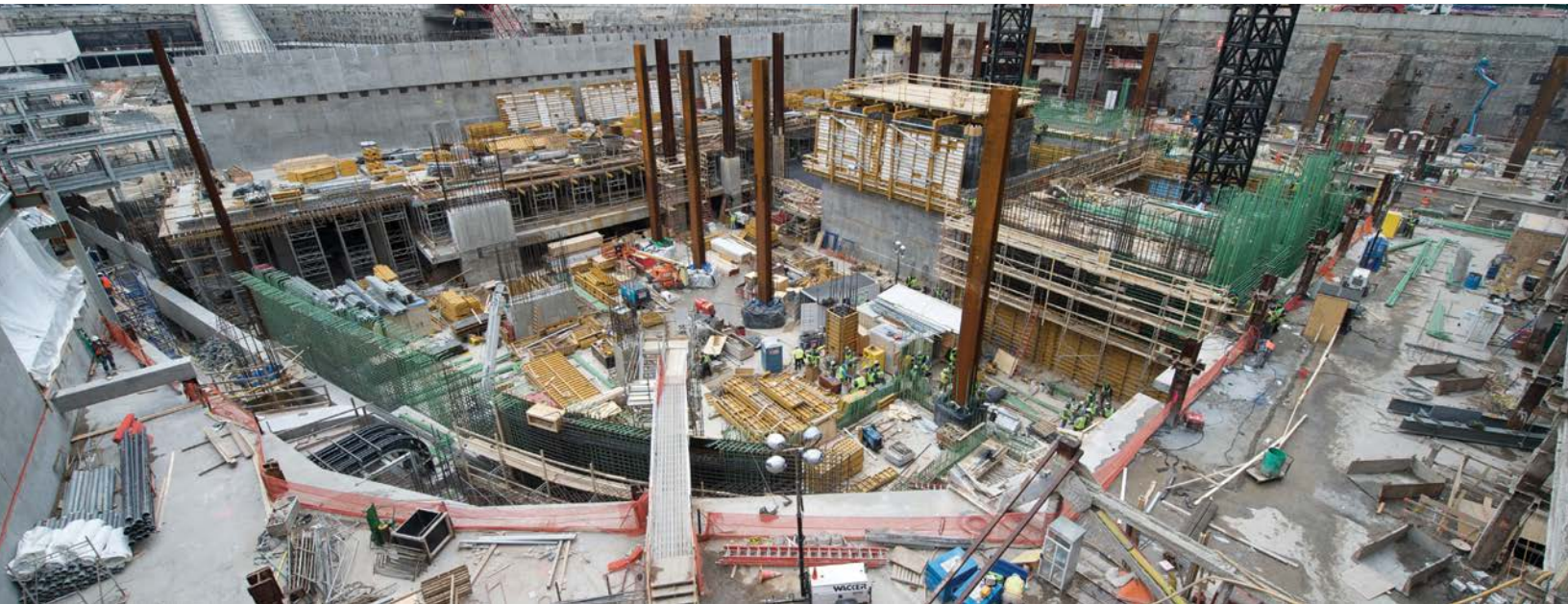


JANUARY 2014

BENEFITS TOOLBOX



A publication of
the New York City
District Council
Of Carpenters
Benefit Funds



WHY IT'S FINANCIALLY BENEFICIAL TO USE IN-NETWORK OVER OUT-OF-NETWORK PROVIDERS

We know that health coverage is one of the most crucial benefits we provide. Nothing is more important than keeping yourself and your loved ones healthy and happy. Our health care network provider, Empire BlueCross BlueShield, offers access to a large group of "in-network" medical professionals.

In-network providers contract with Empire BlueCross BlueShield to provide services to our participants for specific pre-negotiated, reduced rates. In contrast, "out-of-network" providers have no relationship with Empire BlueCross BlueShield and have no limits on their rates. Visiting an in-network

provider reduces your out-of-pocket costs and preserves the Fund's assets.

If you or your dependents are receiving treatment from a number of medical professionals, please confirm in advance that all of your providers, including those associated with surgery, are in-network. Although you may initially visit an in-network provider, you may be referred to out-of-network specialists. In order to reduce your costs, confirm in advance that each provider is in the network. Out-of-network billing often occurs in emergency situations. To the extent that your circumstances permit, please check whether a provider or facility is in-network.

If you visit an out-of-network provider, be prepared to pay much more than if you receive treatment from an in-network provider. In accordance with the Fund's documents, the Fund can only pay out-

of-network claims in accordance with the Fund's limits and the provider will likely bill you for the balance of the bill. This practice, called "balance-billing," can be extremely expensive to you. In-network providers are prohibited from balance-billing.

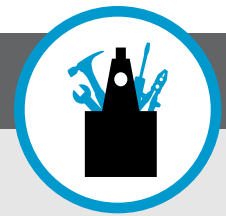
For further information about in-network and out-of-network costs, you can refer to your Summary Plan Description (SPD) or visit the Empire BlueCross BlueShield website at www.empireblue.com. You can also call our Member Services Call Center at (800) 529-FUND (3863) or (212) 366-7373.



Empire 
BLUECROSS BLUESHIELD

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Message from the Executive Director



Welcome to the first issue of the *Benefits Toolbox*, the new quarterly newsletter for the NYCDCC Benefit Funds. Our goal is to keep our membership informed and involved. The newsletter also represents our commitment to helping our members and their families understand the benefits provided by the NYCDCC Benefit Funds. An important part of that commitment includes providing timely and relevant news and advice so our members can make the best decisions possible when it comes to the use of their benefits. The front-page article on the use of in-network versus out-of-network providers is an example of helping members to make benefit decisions that help them financially.

Additionally, we will also be rolling out a new and vastly improved website, as well as a Facebook page in the first quarter of 2014.

Of course, newsletters, websites, and Facebook pages will never replace the personalized service and advice you get from our knowledgeable and experienced office staff, including our Member Services and Call Center Representatives. You can always give us a call or stop by the Benefit Funds Office if you are in need of assistance. Sometimes we forget the value of the benefits provided, or just how they work, until the time when we need it. In those cases, it's good to know there are people working on your behalf to ensure you understand and get the benefits you are entitled to.

As you'll see when you read the articles in this first issue of the *Benefits Toolbox*, we will use this as a forum to update members on issues such as the Affordable Care Act, provide advice on how to avoid issues that we've seen cause problems for members (in-network v. out of network), and to distribute required notices and information (ability for Pensioners to adjust tax withholdings annually).

The Benefit Funds Office has also been working over the last two years to implement a new benefits software system named URBAN (Union Resources and Benefit Administration Network). The URBAN system will allow us to automate many manual processes, improve efficiency and productivity, and provide better service. The URBAN system will go live in the first quarter of 2014.

We hope that you find the *Benefits Toolbox*, the new website, and our Facebook page useful tools to help you better understand the benefits provided by the NYCDCC Benefit Funds. Our goal is to provide our members with the best possible service. Each year we will strive to be even better. 2014 is going to be a very busy and exciting year. We look forward to serving you.

Sincerely,

Ryk Tierney

Executive Director
NYCDCC Benefit Funds



**The New York City District Council
of Carpenters Benefit Funds
is now on Facebook!**

**Come Check us out and Like our Page at
www.facebook.com/NYCDCCBF**

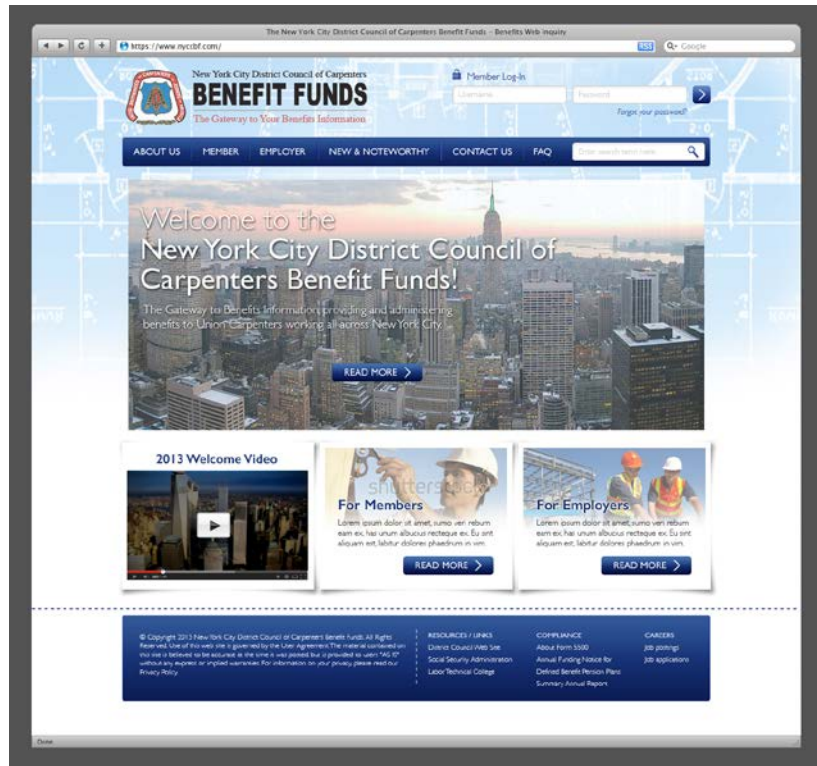


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COMING SOON— NYCDCC BENEFIT FUNDS NEW & IMPROVED WEBSITE

Here at the NYCDCC Benefit Funds, we are always looking for ways to communicate all of the services and benefits we offer our members. To help you better understand your benefits, as well as to give you access to important forms and other documents, the NYCDCC Benefit Funds is preparing to launch a new and improved website!

Coming in the first quarter of 2014, the NYCDCC Benefit Funds will be going live with an all new website at www.nycdbf.org. ***The web address will be the same as it has been, but you will see a brand new design.** Using this website will give you the chance to learn more about your benefits, read important updates, have frequently asked questions answered, view electronic versions of your Summary Plan Descriptions, and fill out forms related to your benefits, among many other new and exciting options. Of course, you can still always contact our call center or visit our office in person, but accessing this new website will be the quickest way to obtain information about the NYCDCC Benefit Funds.



Additionally, to go along with our new website, you will soon be receiving IDs and passwords to log into the new member portal. The member portal will be accessible through the new website and allows for the secure retrieval of your individual member information from the Benefit Funds' system. You can expect to receive your login information sometime in the third week of January, and you can begin accessing your personal information when the website goes live.

This new website, along with the Benefits Toolbox newsletter, are just some of the things that the

Benefit Funds Office is putting in place to better serve you, the Members!

We encourage you to visit our website in anticipation of the launch. Go to the new NYCDCC Benefit Funds' website at www.nycdbf.org, or for a direct link, use your Smartphone to scan the QR Code below. Be sure to look for the new layout and design!

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Understanding Your Disability Benefits

We have put together some information to help you understand the process of applying for disability benefits. As explained below, the NYCDCC Welfare Plan provides Short Term Disability and the NYCDCC Pension Plan offers a Disability Pension. Here is a guide to help you. Please keep in mind, however, that this guide is only a summary and it is not intended to be a substitute for the official Plan documents. If there is any inconsistency between this guide and the Plan documents, the Plan documents take priority. In addition, there are other important requirements and conditions that are explained in the Plan documents as well.



1. What is Short Term Disability?

- A weekly benefit paid by the NYCDCC Welfare Fund for non-work related injuries or illnesses
- You must have worked within twenty-eight (28) days of when the injury or illness began. If

you have not worked within twenty-eight (28) days, you can file for New York State Disability Benefits

- If you have active Welfare coverage at the time of disability, you will be given a twenty (20) hour weekly credit toward your medical benefits only

- If approved, your weekly benefit will begin on the first day of your disability resulting from injury, or the eighth day of a disability resulting from an illness
- Benefits are paid as long as you remain disabled, for up to a maximum of twenty-six (26) weeks
- Maximum payment = \$400.00/ week; maximum payment determined by weekly average salary for the eight (8) weeks immediately prior to the disability

2. When do I apply?

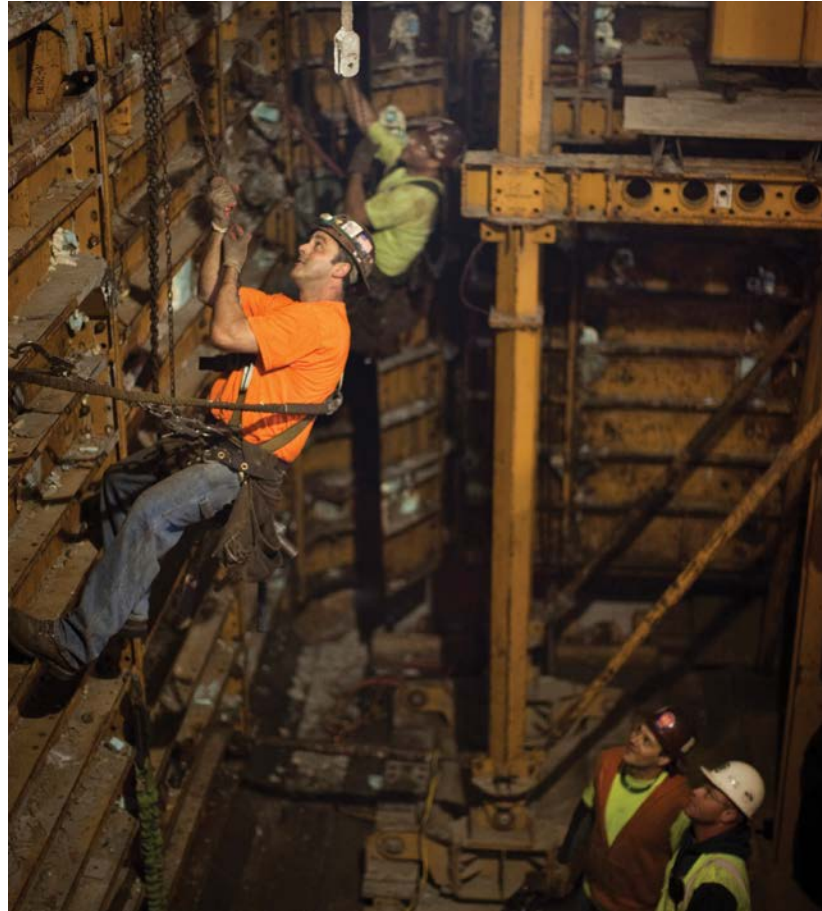
- You should apply as soon as your non-work related injury or illness begins

3. How do I apply and file a claim?

- To request a Short Term Disability Claim Form, you can contact the Benefit Funds Office at (212) 366-7300 or (800) 529-3863, go to the Benefit Funds website at www.nyccbf.org and download the form, or you can come to the Benefit Funds Office and request a Short Term Disability Claim Form
- To have your claim processed, you will need to complete Part A and your treating physician will need to complete Part B. You will also need to submit pay stubs for the eight (8) week period immediately prior to your disability

4. What is a Disability Pension?

- A monthly benefit paid by the NYCDCC Pension Fund for work-related and non-worked related injuries and illnesses
- You must have at least five (5) vesting credits and be an active participant of the Plan on the date that your disability begins
- The disability has continued for at least six (6) consecutive months
- If approved for Phase I, you are eligible to receive up to a maximum of eighteen (18) months of benefit payments. In order to qualify for Phase II Disability, you need to be in receipt of Social Security Disability and deemed totally and permanently disabled
- Your monthly benefit will begin on the seventh month after the month in which you became



disabled (there will be no benefit payments made for the first six months)

- Your monthly benefit payment is calculated the same way as a Regular Pension, which is based on your service and the Plan rules in effect when the benefit is calculated

5. When do I apply?

- You should apply as soon as your non-work related injury, work related injury, or illness keeps you from working three (3) or more months

6. How do I apply?

- To request a Disability Pension Application, you can contact

the Benefit Funds Office at (212) 366-7300 or (800) 529-3863, go to the Benefit Funds website at www.nyccbf.org and download the application, or you can come to the Benefit Funds Office and request a Disability Pension Application

- To have your application processed, you will need to complete the application in its entirety and have your treating physician complete his/her portion of the application. You will also need to submit certain documents such as proof of age, marriage license (if applicable), spouse's proof of age, divorce settlement/stipulation (if applicable), and death certificate (if applicable)



MetroDent— Dental Options for NYCDCC Benefit Funds Members

MetroDent is a Dental Discount Plan that offers 30% to 60% off of dental work to eligible NYCDCC members. Over 2,000 dentists in the New York Metro area participate in this plan. Using this plan is simple. All you have to do is find a dentist in your area that participates in the plan, identify yourself as a member of the NYCDCC, schedule your appointment, and then pay the reduced rates. For more information about this plan, visit the NYCDCC's MetroDent Dental Plan website at www.carpentersdental.com, or call (800) 537-1238.



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The Affordable Care Act—Health Insurance Exchanges and Their Impact on You

As has been widely reported in the news, the federal government has implemented a number of health insurance reforms as part of the Affordable Care Act (ACA). One of the most publicized changes, which began in October of 2013, is the ability to buy health insurance through government exchanges (also known as the “marketplace”). Depending on whether an individual has access to other coverage and also his/her income, he/she may be eligible for government subsidies to offset the cost of coverage through an exchange. If you receive coverage from the NYCDCC Welfare Fund, you may be wondering what all this means and how it affects you.

Simply put, the health insurance exchanges, or marketplace, should not impact you. If you are covered by the Welfare Fund as an active participant, you will not be eligible for any financial assistance from the government because you have an “affordable” plan through the NYCDCC Welfare Fund. The Welfare Fund is in compliance with the ACA, and given that your employer contributes 100% of the premium costs, this coverage is considered “affordable” under the ACA.

If you have any further questions about the ACA, feel free to visit the federal government's official website at www.healthcare.gov.

Express Scripts Changes Formulary for 2014

Express Scripts recently changed your "Formulary," which is a list of preferred vs. non-preferred prescription drugs, effective January 1, 2014. The Plan's prescription drug benefit provides for different co-payments depending on whether a medication is preferred or non-preferred, according to the Formulary. The retail co-payment for a preferred brand name medication is \$25 and for a non-preferred Formulary medication is \$40. For more information about your pharmacy benefit, consult your SPD.

Additionally, certain medications will be entirely removed from the Formulary effective April 1, 2014. If a medication is removed from the Formulary, it will no longer be covered by the Fund. If you want to continue to use a medication that has been removed from the Formulary, you will be required to pay the full retail

price of the prescription if you refill it after April 1. ***The only exception is if you file an appeal and the appeal is granted. (See below for more details).**

Each year, Express Scripts seeks out the best medications available and negotiates for the least expensive prices possible. As a result of this process, the Formulary often changes year to year. Formulary changes are NOT a change in benefits. Members will still be covered under the same prescription rules and co-pays. The only changes that are taking place involve the types of medications that are covered or not covered under the Formulary.

If you will be directly affected by these Formulary changes, you should have already received notification directly from Express Scripts explaining the specific details of these changes and advising you of your alternative options.

You can view the new Formulary by visiting www.express-scripts.com/covered.



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**If you have medical proof that you must take a certain prescription drug that is either not covered under the new formulary, or moved to non-preferred status, you have a right to appeal to Express Scripts. To begin your appeal process, please contact Express Scripts directly by calling the phone number listed on your ID card.*



Tool Time



Pension Withholdings

Please keep in mind that you may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Plan. If you would like to change your withholding options, please go to the Benefit Funds website at www.nyccbf.org, download the W-4P form, and submit it to the Funds Office. You may also submit a signed letter indicating your filing status, or specific amount you wish to have withheld.

If you have any questions, please contact the NYCDCC Benefit Funds at (212) 366-7373 or (800) 529-FUND (3863).

Compliance & Ethics Program

Report Misconduct, Fraud, Waste, or Abuse

As part of our efforts to maintain the highest standards of ethics and conduct in all aspects of our operations, the Board of Trustees has adopted and implemented a Compliance and Ethics Program (CEP). The CEP explains the Benefit Funds' policies for how we conduct our business and sets forth standards for everybody who works at the Funds.

Reporting

If you are unsure of whether an action is permitted by applicable law or the Benefit Funds' policies, you should contact the Chief Compliance Officer. All of us are responsible for preventing violations of law and for speaking up if we are aware of or have concerns about inappropriate conduct.

Notes and Reminders

All Benefit Funds members or employees can report any matter that may constitute a breach of applicable laws, rules, regulations or Benefit Funds' policies to Julie Block, the Benefit Funds Chief Compliance Officer. Reporters can provide their name or remain anonymous. All information will be considered confidential. The Chief Compliance Officer can be contacted via:

Mail:

**Julie Block, Chief Compliance Officer
New York City District Council of
Carpenters Benefit Funds**

395 Hudson Street, 9th Floor
New York, New York 10014
Work Phone: (212) 366-7533

Confidential Hotline:

(646) 484-1665

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Julie@muellerblock.com
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New York City District Council of Carpenters Benefit Funds

Contact Information

New York City District Council of Carpenters Benefit Funds
395 Hudson Street, 9th Floor
New York, NY 10014

Member Services Call Center: (800) 529-FUND (3863) or (212) 366-7373

www.nyccbf.org
www.facebook.com/NYCDCCBF

*The information in this newsletter is intended to highlight certain information about your benefits and to provide other information about the Benefit Funds. *Benefits Toolbox* is not a substitute for the official Plan documents which set forth all of the requirements and conditions for benefits. In the event of any inconsistency between *Benefits Toolbox* and the Plan documents, the Plan documents control.