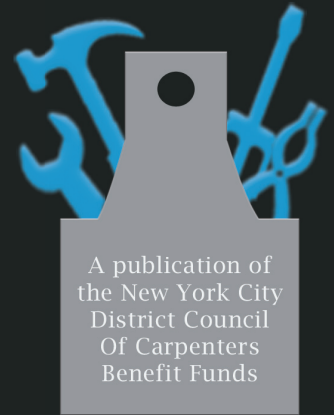


BENEFITS TOOLBOX



Vacation Statements to go Paperless Beginning with September 2019 Payouts

Beginning with your **September 2019** vacation payments, in an effort to reduce administrative costs while utilizing more efficient communications technologies, you will no longer receive paper statements in the mail prior to receiving your payout. Instead, you will have full access to all of the same information that usually appears on the paper statements by visiting our website and logging into the Member Portal. For your convenience, we have provided instructions below as to how you can view both your Vacation Balance and your Vacation Payouts History. If you have any questions concerning how to log into the website, or how to view your Vacation Balance or Vacation Payouts History, please contact our **Member Services Department at (800) 529-FUND (3863)**.

Instructions on how to view your Vacation Balance on the Benefit Funds' website:

1. Go to **www.nycCBF.org**.

2. Click the "Member Log-In" button located on the top right corner of the screen.
3. Log into the website using your Username (UBC #) and Password. (If you are having trouble logging into your account, you can contact our Member Services Department for assistance.)
4. Check the box agreeing to the terms of the website and click "Continue."
5. Select the circle appearing next to "View Vacation Balance" and click "Continue."
6. Locate the time period you are looking for ("this quarter" or "next quarter") and click the link.

Instructions on how to view your Vacation Payouts

History on the Benefit Funds' website:

1. Go to **www.nycCBF.org**.
2. Click the "Member Log-In" button located on the top right corner of the screen.
3. Log into the website using your Username (UBC #) and Password. (If you are having trouble logging into your account, you can contact our Member Services Department for assistance.)
4. Check the box agreeing to the terms of the website and click "Continue."
5. Select the circle appearing next to "View Vacation Payouts History" and click "Continue."
6. Locate the date of the payment you are looking for and click to view.

Recapping Important Rules and Regulations that Govern your NYCDCC Annuity Fund through Prudential

Loans- The Plan lets you borrow from your Account balance in accordance with the following rules:

- You are allowed to initiate two (2) loans in a plan year (July 1 to June 30), not to exceed three (3) at one time,
- The interest rate at which you obtain your loan(s) is locked in for the duration of the loan(s),
- Payments are made quarterly via a coupon booklet or through automatic deductions from your bank account,
- If you default on your loan(s), you will receive a 1099 for the balance and any accrued interest,
- There is a five-year waiting period for obtaining a new loan when a prior loan is defaulted on:
 - The five-year waiting period begins from the date you default on your loan(s),
 - You **MUST** repay the remaining balance and any accrued interest. Interest will continue to accrue until repaid,
 - Effective 3/1/19, there is one exception to this five-year

prohibition against taking another loan following a default. If you default on a loan due to an underpayment on a loan repayment where the underpayment amount does not exceed \$20.00, the Plan's five-year post-default loan prohibition does not apply to you.

Hardship Withdrawals- If you incur an immediate and heavy financial need, you may make a hardship withdrawal from contributions made to your Account on or after July 1, 1992 (and earnings associated with those contributions), but only if the withdrawal is necessary to meet your financial need. A maximum of two hardship withdrawals may be made in any Plan Year (July 1 to June 30). Detailing further:

- There are several financial needs that may qualify you for a hardship withdrawal. You can learn about these by contacting Prudential or by viewing your Annuity SPD on the Benefit Funds' website at https://nyccbf.com/wp-content/uploads/2017/10/NYCDCC-Annuity-Fund-SPD-Bargained-Design-Final_-October-2017.pdf,

- Hardship withdrawals are no longer available due to utility disconnection at your residence,
- If you are taking a hardship withdrawal to purchase a principal residence, the hardship withdrawal will only be distributed if the closing on your residence is scheduled within 30 days of the date of distribution of the hardship withdrawal. However, in the case of new construction, this 30-day limitation shall not apply,
- In the case of hardship withdrawals for the prevention of eviction or foreclosure, or for out-of-pocket medical expenses, payments will only be issued in the form of two-party checks.

Fraud- Obtaining a hardship withdrawal by way of fraud is a serious offense and can have severe ramifications. Please note:

- The Trustees and their designees have the sole discretion to specify the documentation required to determine whether you qualify for a hardship withdrawal,
- If you submit any documentation in

support of a hardship withdrawal that is determined by the Trustees, or their designee, in their sole discretion, to likely be fraudulent, incorrect, inaccurate, or misleading in any way, you shall be permanently prohibited from ever taking a hardship withdrawal in the future,

- If it is determined in the sole discretion of the Trustees or their designee that you erroneously obtained a hardship withdrawal based on the submission of false documentation, you will be required to return the net amount of the overpayment (plus applicable earnings from the date of the

distribution to the date the overpayment is returned) to the Fund,

- The creation of a false business record and the submission of such record to support a hardship withdrawal application is a crime that may result in referral to the District Attorney's office.

SUMMARY OF MATERIAL MODIFICATIONS to the New York City District Council of Carpenters Annuity Plan (Amended and Restated Effective July 1, 2014)

To: All Annuity Plan Participants
From: Board of Trustees
Date: March 2019
Re: Amendment to Loan Provisions

This Summary of Material Modification ("SMM") is intended to notify you of a change to the New York City District Council of Carpenters Annuity Plan (the "Plan") (Amended and Restated Effective July 1, 2014). The affected provision is set forth in Section 10.1(a) of the Plan. Please read this SMM carefully and keep it with the Summary Plan Description ("SPD") that was previously provided to you.

LOAN PROGRAM

1. Restrictions on Loans after a Default: Exception to Five-Year Waiting Period

The SPD sets forth various requirements and limitations applicable to loans. One limitation is that if you have defaulted on a loan, you are not eligible to take another loan under any circumstances for five (5) years following the date of your default. In order to be eligible for another loan, in addition to having to wait five (5) years, you have to satisfy all other applicable loan requirements.

Effective March 1, 2019, there will be one exception to this 5-year prohibition against taking another loan following a default. Specifically, if you defaulted on a loan due to an underpayment on a loan repayment where the underpayment amount did not exceed \$20.00, the Plan's five (5)-year post-default loan prohibition shall not apply to you.

If you have any questions, please call Prudential at (877) 778-2100.

How to Get the Most Out of Your Doctor's Visits

Every day in the United States, hundreds of thousands of people go to the doctor's office. Statistics show that more than 80% of adults and 90% of children see at least one health care professional each year. What this means is that you will likely be making your own visit to a doctor in the near future. Whether your appointment is routine or a follow-up from an illness or surgery, a few simple steps can help you get the most out of your doctor's visits. Keep in mind the following:

- **You and your doctor are partners.** Outcomes are better when patients and physicians work together toward a common goal: **Your good health.** It is important to talk about how you are feeling and what health issues you may be having. You also should not be afraid to ask questions. After all, you know what you are experiencing health wise better than anyone else. The more information doctors have about their patients, the better they can direct a course of treatment.
- **Prepare ahead of time for your visit.** Write down your questions in advance. Make sure you include a list of medications and medical tests you have had since your last visit. If you have

traveled outside the country, let your provider know that too. Older patients or those with multiple conditions may want to have someone go with them to the appointment since a second set of eyes and ears can be helpful.

- **Put together your own "health summary."** This could include: Primary and secondary emergency contacts, Health care Proxy (if you have one), active medical conditions, active medication list (including over-the-counter supplements and vitamins), allergies, other medication side effects, and family history. Share it with your doctor and let someone close to you know where to find it should you face an emergency.
- **Play an active role in your own health.** In addition to keeping your information current and talking with your doctor, it is important that you follow the treatment recommendations you are given. While physicians do the screenings and prescribe treatments, the patient is responsible for prevention. Take your medications as directed and complete the course

of those medications unless otherwise instructed. Make the recommended lifestyle modifications and always call the office if your health changes.

Do...

- Arrive on time or early in case you need to update your paperwork.
- Call ahead if you will be late (sometimes offices can adjust schedules).
- Present your questions at the start of your appointment.
- Do online research of health sites but ask your provider which sites he/she would recommend.

Do Not...

- Withhold questions.
- Be embarrassed by asking questions.
- "No show" for your appointment, as that slot could be needed by another patient.

Do not forget, your medical appointment is important to you and your doctor, so be sure the time you spend together is productive and leads to better health!

For more information, visit www.empireblue.com.

CONGRATULATIONS TO THE 2019-2020 Charles Johnson Jr. Memorial Scholarship Winners



On behalf of the Board of Trustees, the New York City District Council of Carpenters Welfare Fund is pleased to announce that twenty-five (25) students have been awarded the Charles Johnson Jr. Memorial Scholarship for the 2019-2020 academic year. Each student will now receive a \$3,500.00 per year scholarship, which is renewable up to four years at an accredited college or university.

We would like to extend our sincerest congratulations to the following students/members:

Student	Member	Local
John Biegler	Karl Biegler	2790
Kristen Brennan	Paul Brennan	157
Shannon Brosnan	Sean Brosnan	157
Jessica Cardone	Darren Cardone	1556
Peter Chardavoyne	Pete Chardavoyne	157
Brandon Cirauda	Roberto Cirauda	926
Shawna Dean	James Dean	1556
Cassandra DiCosta	Steven DiCosta	2287
Aideen Doherty	Brian Doherty	157
Katie Gallagher	Joseph Gallagher	1556
Beatriz Goncalves	Armindo Serra	1556
Kayla King	John King	1556
Lucas Leston	Evaristo Leston	1556
Kyle Mangan	Owen Mangan	157
Gianna Marino	John Marino	157
John Mulligan	John Mulligan	157
Katrina Nocerino	Matthew Nocerino	45
Hannah Ouassil	Abdelaziz Ouassil	2287
Kayla Puppo	John Puppo	1556
Paige Sapienza	Paul Sapienza	157
Angela Schettini	Richard Schettini	157
Shannon Shea	James Shea	45
Joshua Steigerwald	Joseph Steigerwald	20
Stephanie Svede	Andrew Svede	1556
Julia Viscusi	Michael Viscusi	2287

SUMMARY ANNUAL REPORT FOR NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS WELFARE FUND

This is a summary of the annual report of the New York City District Council of Carpenters Welfare Fund, EIN 13-5615576, Plan No. 501, for period July 01, 2017 through June 30, 2018. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the New York City District Council of Carpenters Welfare Fund has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Aetna Life Insurance Co. and Sierra Health and Life Insurance Company, Inc. to pay dental and supplemental Medicare claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2018 were \$16,561,819.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$635,229,482 as of June 30, 2018, compared to \$560,713,467 as of July 01, 2017. During the plan year, the plan experienced an increase in its net assets of \$74,516,015. This increase includes unrealized appreciation and 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 \$490,453,404, including employer contributions of \$460,215,037, employee contributions of \$4,311,722, realized losses of (\$932,532) from the sale of assets, earnings from investments of \$17,905,592, and other income of \$8,953,585.

Plan expenses were \$415,937,389. These expenses included \$10,643,208 in administrative expenses, and \$405,294,181 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:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees of the New York City District Council of Carpenters Welfare Fund at 395 Hudson Street, New York, NY 10014. The charge to cover copying costs will be \$33.00 for the full annual report, or \$0.25 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Carpenters Benefit Funds' website at <https://nycCBF.com/compliance/about-form-5500/>.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Board of Trustees of the New York City District Council of Carpenters Welfare Fund at 395 Hudson Street, New York, NY 10014) 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: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

SUMMARY ANNUAL REPORT FOR NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS ANNUITY FUND

This is a summary of the annual report for New York District Council of Carpenters Annuity Fund, EIN 51-0174279, Plan No. 001, for period July 01, 2017 through June 30, 2018. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$145,834,242. These expenses included \$3,163,938 in administrative expenses, \$129,584,008 in benefits paid to participants and beneficiaries, and \$13,086,296 in other expenses. A total of 38,550 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,692,483,703 as of June 30, 2018, compared to \$2,455,028,649 as of July 01, 2017. During the plan year, the plan experienced an increase in its net assets of \$237,455,054. This increase includes unrealized appreciation and 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. The plan had total income of \$383,289,296, including employer contributions of \$180,680,796, employee contributions of \$438,449, earnings from investments of \$193,030,176, and other income of \$9,139,875.

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:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees of the New York District Council of Carpenters Annuity Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300. The charge to cover copying costs will be \$13.50 for the full annual report, or \$0.25 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Carpenters Benefit Funds' website at <https://nyccbf.com/compliance/about-form-5500/>.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Board of Trustees of the New York District Council of Carpenters Annuity Fund at 395 Hudson Street, New York, NY 10014) 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: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Importance of Submitting Changes in Addresses to the Fund Office

During the course of a given year, the Fund Office, along with various providers such as Empire BlueCross BlueShield, Express Scripts, ASO/SIDS, and Prudential, among others, send paper mailings to your homes. Although advances in modern technology have somewhat reduced the necessity of paper mailings, such mailings are often still required due to legal or informational purposes. Because of this, it is crucial that you provide the Fund Office updated home addresses any time you move or wish to receive mail at an alternate location. A failure to notify the Fund Office of your new address can result in you missing out on important information and may even affect your benefits.

To submit a Change-of-Address Form to the Fund Office, please do the following:

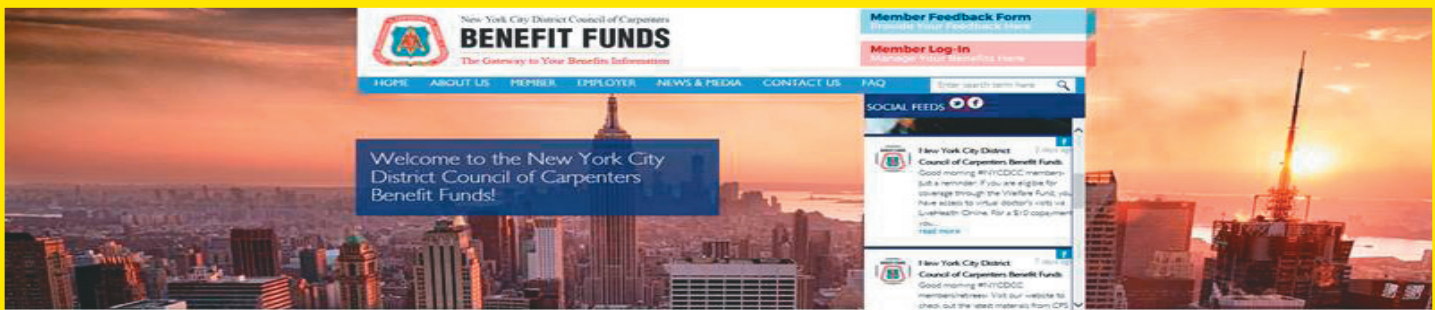
1. Obtain a Change-of-Address Form by visiting **www.nyccbf.org** or requesting one from the Fund Office by calling **(800) 529-FUND (3863)**.
2. Complete the form and return it, along with a copy of a valid photo ID, to the Fund Office. You can return Change-of-Address Forms to the Fund Office in the following ways:
 - **Mail-** NYCDCC Benefit Funds, Attn: Member

Services, 395 Hudson Street, 9th Floor, New York, NY 10014

- **Fax-** (212) 366-7845
- **Email-** MemberServices@nyccbf.org
- **In Person-** At Fund Office address listed above

If you have any further questions regarding changes in addresses, please contact our Member Services Department at (800) 529-FUND (3863).

Check out the NYCDCC Benefit Funds Website!



- Breaking News
- Benefits Information & FAQs
- *Benefits Toolbox* Newsletter
- Electronic SPDs & SMMs
- Member Portal & User Guide
- MEND Program & Wellness Section
- Printable Benefits Flyers
- Important Contact Information
- And Much More!



New York City District Council of Carpenters Benefit Funds
 The mission of the Benefit Funds Office is to properly administer the plans of benefits and deliver superior service to our members in all respects. The New York City District Council of Carpenters Benefit Funds are administered by a joint Board of Trustees consisting of union-designated and employer-designated trustees. The Board of Trustees is responsible for establishing benefits, adopting rules and regulations, and overseeing the operations of the Funds, with the assistance of

PLEASE
SCAN WITH
SMARTPHONE



Stay informed about your benefits... Visit us at www.nyccbf.org!

Keeping your Beneficiary Designations Up-to-Date

Life changes may require you to update beneficiary designations for your Welfare, Pension, Vacation, and Annuity benefits. You should be certain that your beneficiary designations on file at the Fund Office and Prudential reflect your current wishes.

It is not uncommon for members to mistakenly believe that a divorce judgment or separation agreement automatically revokes any prior designations of their former spouse as the beneficiary for their benefits. However, the Funds are generally obligated to pay benefits to the last beneficiaries you designated. It often does not matter that you might be divorced from your last beneficiary or that your former spouse might have agreed to waive all of his/her rights to your benefits in a

separation agreement or waiver form. If you have not changed your beneficiary designation in writing with the Fund Office and Prudential, your former spouse may very likely be entitled to your benefits. ****For your Annuity and Pension benefits, if you re-marry, your new spouse generally will be entitled to those benefits unless a Qualified Domestic Relations Order (“QDRO”) awards benefits to your former spouse.***

The good news is that it is very easy to change your beneficiary. To check or change your beneficiary for your Welfare, Pension, and Vacation benefits, please contact the Fund Office at **(800) 529-FUND (3863)**. You can also find the form on our website at **www.nyccbf.org**.

org/member/members-documents/. To check or change your beneficiary for your Annuity benefits, please go to **www.prudential.com/online/retirement**, call **(877) 778-2100**, or visit our website at **www.nyccbf.org/member/members-documents/**.

****Please note that there are two separate beneficiary forms that must be changed. You must change the form from the Fund Office that covers your Pension, Welfare, and Vacation benefits, and the form from Prudential that covers your Annuity benefits. Your beneficiary designation will only be updated across all Funds if both forms are completed and submitted.***

“Like us” on Facebook and “Follow us” on Twitter!

Visit the NYCDCC Benefit Funds’ Social Media Pages to Get:

- **Breaking News**
- **Tips For Using Prescription Drug, Medical, Dental, & Vision Coverage**
- **Retirement Articles & Advice**
 - **Wellness Tips**
- **A More Personal Connection**
 - **And Much More!**



Don't forget to find us
in the world of social media at:

www.facebook.com/NYCDCCBF
www.twitter.com/NYCDCCBF

← Please Scan with Smartphone →



REMINDER:

NYCDCC Welfare Fund Eligibility Rules for Active Participants and Dependents

Understanding the NYCDCC Welfare Fund's (the "Fund") eligibility rules for active participants and dependents is important to us all. Active participants must know whom they are allowed to cover and when they are allowed to cover them, and the Fund must ensure that only those whom are eligible for coverage actually receive it. Because of how crucial it is for the participants, as well as the Fund, to understand and uphold these rules respectively, we have put together a reminder that describes them.

In general, to become an active participant who is eligible for Fund coverage, an NYCDCC member must have initially worked 250 hours in covered employment. These 250 hours then "buy" members a calendar quarter (three months) of coverage, allowing them to become an active participant in the Fund. Once the initial 250 hours are worked, the now active participant must then continue to work 250 hours each calendar quarter to maintain his/her coverage. However, it's also important to remember that, if an active participant works more than 250 hours in one calendar quarter, he/she is allowed to "bank" extra hours in the event that he/she is short of the 250 hours mark in a future quarter and needs the hours to meet coverage eligibility requirements. At any given time, an active participant is allowed to "bank" up to 750 hours. Additionally, if someone has worked or banked at least 200 hours but less than 250 hours in a calendar quarter,

he/she is given the opportunity to "buy" the missing hours and extend or establish eligibility. The cost for the missing hours is the current hourly Welfare Fund contribution rate for building construction contractors. Participants can check with the Fund Office for the current rate before submitting any payment.

Of course, once an active participant is officially eligible for coverage, he/she may want to cover dependent(s) through the Fund as well. In this case, he/she should make sure that the dependent(s) in question is eligible for coverage. To help in this endeavor, we have provided a list.

List of Dependents Eligible for Coverage:

- **Spouse** to whom an active participant is legally married;
- **Children**, until the end of the month in which they reach age 26; and/or
- **Dependent parents** who live in the United States and whom an active participant claims as dependents on his/her federal income tax return if he/she is not married and has no eligible children.

Under the Fund, **children** include:

- **Biological children;**
- **Stepchildren;**
- **Legally adopted children or children placed for adoption**, including children placed in an active participant's home by a licensed placement agency for the purpose of adoption

or children who have been living in the active participant's home as foster children, and for whom foster care payments are being made and a petition for adoption has been filed;

- **Children for whom an active participant is the court-appointed legal custodian or guardian and for whom the active participant is required to provide support.** All court orders must meet certain requirements that vary from state to state; and/or
- **Unmarried Children**, regardless of age who are incapable of self-sustaining employment because of disability, and who became disabled prior to reaching the age at which the dependent coverage would otherwise terminate. If the Child is over age 26, he/she must have a Social Security Disability Award to be eligible for continued Fund coverage.

It is also important to note that active participants are required to submit certain documents to the Fund Office anytime he/she wishes to add a new dependent(s) to his/her coverage or as requested by the Fund Office. **For more specific information concerning these required documents and how to add new dependent(s) to coverage, active participants can check their SPD, visit our website at www.nyccbf.org, or call the Member Services Department at (800) 529-FUND (3863).**

Beware of Entities Posing as Unofficial Representatives of the MEND Program

In 2016, as part of its focus on fostering a healthy work and life-balance for its participants and their dependents, the New York City District Council of Carpenters Welfare Fund launched the Members Education and Network for Dependency (“MEND”) Program. Since its inception, the MEND Program has successfully provided participants and their dependents access to confidential treatment for substance abuse and other related problems. Unfortunately,

the Fund Office has recently learned that individuals not connected to the organization are making fraudulent claims that they are unofficial representatives of the program in an attempt to advance their own self-interests. As such, we ask that if anyone contacts you and claims to be a representative of the MEND Program (unofficial or otherwise), to proceed with extreme caution. **DO NOT** give out any personal information or accept advice concerning treatment centers unless you are

sure you are speaking with an accredited MEND staff member. If you are unsure of whom you are speaking with, cease contact with the entity/person immediately and **contact the MEND Program by phone at (212) 366-7590 or by email at MEND@nyccbf.org.**

Fraud is a serious offense and your health and security is the Fund Office's main concern, so please report to us any suspicious contacts you may have.

Tool Time

REMINDER CONCERNING EXPRESS SCRIPTS' FRAUD, WASTE, & ABUSE PROGRAM

To protect the assets of the NYCDCC Welfare Fund and ensure that participants are not misusing or abusing prescription drugs, the Board of Trustees approved the implementation of Express Scripts' Fraud, Waste, & Abuse (“FWA”) program in 2014. This program remains in effect this year. Below is a description of the FWA program.

Express Scripts' Fraud, Waste, & Abuse (“FWA”) Services group provides an industry leading level of monitoring. FWA Services includes Network Pharmacy Audit, Network Pharmacy Fraud monitoring, and the Enhanced Member-Prescriber FWA monitoring program. This program provides an ongoing proactive review of all plan claims using advanced analytics, full investigative services, and detailed reporting, to help control costs and curtail inappropriate drug use. Express Scripts continuously monitors member and prescriber patterns to identify outliers and situations of abnormal utilization or prescribing. Express Scripts' Special Investigations Unit (“SIU”) uses FWA directed analytics to identify abusive or fraudulent patterns and examine high-risk scenarios. This department is made up of certified fraud examiners, registered pharmacists, certified internal auditors, statisticians, data-modeling experts, certified pharmacy technicians, registered nurses, and former law enforcement professionals. The NYCDCC Welfare

Fund will receive regular detailed reports on the findings.

Express Scripts also makes available a Fraud Tip Hotline, and investigates fraud and abuse allegations received from our members, network pharmacies, prescribers, or law enforcement. To report suspected fraud, waste, or abuse of prescription drugs or of the prescription drug benefit, please contact:

- **Phone: (866) 216-7096**
- **Email: fraudtip@express-scripts.com**
- **Website: <http://lab.express-scripts.com/contact/fraud-tip-hotline>**

COMPLIANCE AND ETHICS PROGRAM

Report Misconduct, Fraud, Waste, or Abuse

The New York City District Council of Carpenters Benefit Funds (“Benefit Funds”) strive to maintain the highest standards of ethics and conduct in all aspects of Funds operations. As a tangible commitment to this ideal, the Board of Trustees has adopted and implemented a Compliance and Ethics Program (“CEP”). The CEP sets forth standards for the guidance of all Benefit Funds staff in the day-to-day business of administering benefits for all members.

Reporting

You can contact the Chief Compliance Officer of the Benefit Funds if you have a question or concern regarding the appropriateness or legality of a Benefit Funds' policy, procedure or transaction.

Notes and Reminders

All of us – Benefit Funds staff, the Trustees and Funds members - are responsible for ensuring that Funds assets are reserved to pay only for covered benefits and the reasonable costs of administering those benefits. We all share a duty to protect against violations of law and Benefit Funds rules. So, if you see or suspect something, say something.

Please report any matter that may constitute a breach of applicable laws, rules, regulations or Benefit Funds' policies to Allan Bahn, the Benefit Funds Chief Compliance Officer. You can provide your name or remain anonymous. All information will be considered confidential. The Chief Compliance Officer can be contacted via:

Mail:

Allan Bahn, 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

Email:

ABahn@nyccbf.org
Complianceandethics@nyccbf.org

Website:

Visit **www.nyccbf.org** and click on the “Report a Compliance Issue” link located at the bottom of the screen.



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Statement of Nondiscrimination

The New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

*The New York City District Council of Carpenters Welfare Fund cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

*The New York City District Council of Carpenters Welfare Fund 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

New York City District Council of Carpenters Benefit Funds

CONTACT INFORMATION:

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