

Early Season 2026

BENEFITS TOOLBOX



A Publication of the New York City
District Council of Carpenters
Benefit Funds

DIABETES: RISK FACTORS AND PREVENTION

Did you know approximately 1 in 3 Americans are prediabetic? Prediabetes is when your body has higher than normal blood sugar levels, putting you at risk of developing type 2 diabetes. Prevention and early detection are key, so the Benefit Funds encourages NYCDCC members and their dependents to be proactive with their health.

What is Diabetes?

Diabetes is a disease in which your blood glucose levels are above normal. When you eat, your body breaks food down into sugar (glucose) and releases it into your bloodstream. Insulin is generated by your pancreas and helps the blood sugar enter your body's cells to use for energy.

When someone has diabetes, their body doesn't make enough insulin or cannot use the insulin effectively. This leads to too much glucose in the bloodstream, which can cause serious problems.

There are two main types of diabetes:

Type 1 diabetes is when your pancreas doesn't make enough insulin. Those with type 1 diabetes need to take insulin daily. Only 5-10% of people with diabetes have type 1 diabetes, and it is often diagnosed at a young age. Currently, type 1 diabetes is not preventable, but the disease can be managed.

Type 2 diabetes is when your body is exposed to too much blood sugar, and your cells become resistant to insulin. As a result, your blood sugar remains at a high level, which can lead to health complications such as heart disease, vision loss, and kidney disease.

Diabetes Risk Factors

You may be at higher risk of diabetes and prediabetes if you:

- Have a family history of type 2 diabetes
- Are over age 45
- Are overweight
- Have high blood pressure
- Are a Black, Hispanic/Latino, Asian-American, or Native American person
- Had diabetes while pregnant

Preventing Type 2 Diabetes

With lifestyle changes, you can lower your risk of type 2 diabetes. Healthy changes include:

- Losing weight with a nutrition plan
- Quitting smoking
- Exercising and increasing your physical movement

What You Can Do Today

Whether or not you have risk factors and symptoms, you can ask your doctor about getting screened for diabetes and prediabetes. Blood tests are a quick and effective way to catch prediabetes early.

Member Services Department at a Glance: Looking Back at 2025

2025 was another busy year for our Member Services Department! Fortunately, our highly-trained Member Services team once again stepped up when they were needed, expertly fielding calls, answering Member Feedback Forms from our website, and meeting with members in person at the Fund Office. As always, the goal of our Member Services team was to make sure that all members and dependents who seek help from us receive the answers and assistance they need regarding their benefits.

Please take a look at our Member Services Department statistics for 2025, as we strive to make 2026 another banner year!

Member Services Department Statistics - 2025



Total Calls Answered:
63,726



Total Outgoing Calls Made:
3,053



**Member Feedback Forms
(Website) Answered:** 378



Total Walk-Ins:
2,964

TOTAL MEMBER INTERACTIONS: 70,121

Do you need assistance? Our trained member services team is here to help you with your benefits questions!

If you have questions about your benefits, you can visit our website at www.nyccbf.org, call our Member Services Department at (800) 529-FUND (3863), or visit us in person at 395 Hudson Street, New York, NY 10014, 9th Floor.

WWW.NYCCBF.ORG



Bookmark the Benefit Funds' Website!

- **BENEFITS NEWS**
- **MEMBER LOG-IN**
- **VIDEO LIBRARY**
- **MEMBER ASSISTANCE**
- **BENEFITS DOCUMENTS**
- **PRINTABLE FLYERS**
- **SEARCHABLE FAQS**
- **PROVIDER CONTACT INFO**
- **PREVENTIVE CARE & WELLNESS**
- **NEWSLETTER ARCHIVE**



New York City District Council of Carpenters
BENEFIT FUNDS

MEDICARE PART B PREMIUM INCREASE IN 2026: PLAN AHEAD

What's Changing?

✓ Premium Increase: Starting January 2026, **the standard Medicare Part B premium increased 9.7%. Additionally, the deductible increased to \$283. Please note: The increases were determined by the Centers for Medicare and Medicaid Services (CMS) and Social Security Act, not the NYCDCC Fund Office.**

💻 For more information on 2026 Medicare Parts A & B Premiums and Deductibles, visit <https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles>

Why Budgeting Matters

💡 Plan Ahead: Most retirees have Part B premiums deducted from Social Security benefits. With this increase, financial planning is essential to manage income and healthcare costs.

Smart Budgeting Tips

- ✓ Know Your Fixed Costs: Include premiums, deductibles, co-payments, and co-insurance.
- ✓ Track Regular Health Needs: Account for prescriptions, routine visits, medical equipment, therapy, and behavioral health.
- ✓ Plan for the Unexpected: Set aside funds for emergencies or unforeseen medical expenses.
- ✓ Explore Cost-Saving Programs: State programs may help reduce Medicare costs. Learn more at <https://www.medicare.gov/basics/costs/help>

Contact Us

If you have questions about medical insurance costs and your NYCDCC benefits, please contact:

📞 **NYCDCC Fund Office Member Services 800-529-FUND (3863) or 212-366-7373**

⌚ **Monday – Friday, 8 AM – 5 PM**



For more information on 2026 Medicare Parts A & B Premiums and Deductibles, scan the QR code here.



For more information on Cost-Saving Programs and state programs that may help reduce Medicare costs, scan the QR code here.

URGENT CARE VS. EMERGENCY ROOM: WHICH SHOULD YOU CHOOSE?

When you require immediate care, it is sometimes difficult to know whether Urgent Care or the Emergency Room ("ER") is the right place to go. Not only can your choice impact your health, it can also impact you financially since ER costs are normally substantially higher than costs for an Urgent Care Center visit.

WHEN TO USE URGENT CARE

Urgent Care is ideal for when:

- Your doctor's office is not open, and/or
- Treating your family's minor accidents and illnesses, such as:
 - Minor fractures, sprains, and dislocations
 - Cuts or bad scrapes needing stitches or expert bandaging
 - Flu symptoms including nausea, high fever, body aches, sore throat, and more

WHEN TO USE THE EMERGENCY ROOM

Choose the ER if you think you or a family member has a life-threatening condition, such as:

- Heart attack symptoms: chest pain, difficulty breathing, shooting pains down an arm or leg
- Stroke symptoms: slurred speech, weakness or numbness on one side, loss of vision or difficulty balancing
- Head trauma, severe cuts and abrasions with uncontrolled bleeding, serious allergic reactions

WHEN YOU SHOULD CALL 9-1-1 FOR HELP

If you think there is a severe life-threatening situation requiring immediate medical attention, it may be time to call 9-1-1.

Call 9-1-1 if:

- A broken bone is breaking the skin, or you are in a great deal of pain
- A cut is very deep, and you cannot control the bleeding
- You are unsure about the severity of the accident or medical event, especially in cases of a potential heart attack, stroke or poisoning

POTENTIAL COSTS

ERs are better equipped to manage major health issues, so they typically cost more to use. Additionally, under the NYCDCC Welfare Fund, there is a \$200 copayment for ER visits if you (or your dependent) are not admitted within 24 hours. If you require an ambulance, you will incur a significant cost for that service as well. For an Urgent Care visit, the cost is \$25 per visit, not including any tests that may be required.

MAKE AN INFORMED CHOICE

Remember, the severity of the illness or accident is the best way to tell whether you need to go to Urgent Care or the ER. Minor conditions are best treated at Urgent Care and life-threatening ones require an ER.

FOR MORE INFORMATION

To learn more about the costs for Urgent Care and ER visits, you can contact Independence Administrators at **(833) 242-3330** or the Fund Office at **(800) 529-FUND (3863)**.

**Please consult a doctor or health expert for medical advice.*

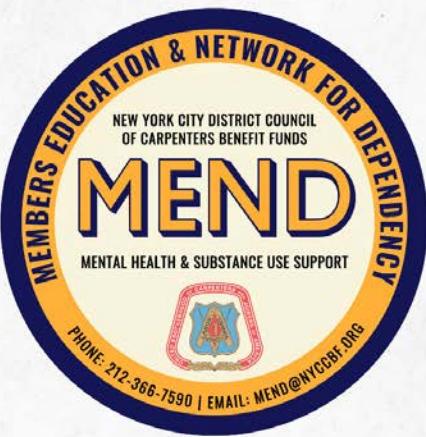
WHAT TYPE OF BEHAVIORAL HEALTH PROFESSIONAL IS RIGHT FOR YOU?

There are many types of behavioral health professionals. Below is a listing of the types of professionals including their areas of expertise and training to help you select the type of treatment that is right for you.

- **Psychiatrists** are licensed medical doctors who have completed psychiatric training. They can diagnose mental health conditions, prescribe, and monitor medications.
- **Licensed Psychologists** have a doctoral degree in psychology. Psychologists are trained in research and psychological and/or neuropsychological testing. Psychologists are also trained to make diagnoses and provide individual and group therapy.
- **Licensed Clinical Social Workers (LCSW)** have a master's degree in social work. They are trained to diagnose mental disorders and provide individual, family and group therapy. They are also trained in case management and advocacy.
- **Licensed Mental Health Counselors (LMHC)** hold a master's degree in counseling. They provide behavioral health services to individuals, families, and groups.
- **Licensed Marriage and Family Therapists (LMFT)** have either a master's or doctoral level degree. They provide therapy for couples and families.
- **Board Certified Behavior Analysts (BCBA)** have a master's degree in Applied Behavioral Analysis. They work with individuals with autism or other developmental disabilities.
- **Certified Alcohol and Drug Counselors (CASAC)** are certified to work specifically with individuals with Substance Use Disorder through individual counseling and group therapy.

Members Education & Network for Dependency (MEND Program) for NYCDCC Members

As a part of its focus on fostering a healthy work and life-balance for its members and their dependents, the New York City District Council of Carpenters Welfare Fund has launched the Members Education and Network for Dependency ("MEND") Program, which gives participants and their dependents access to confidential treatment for substance use and mental health issues. The program is located at 395 Hudson Street, New York, NY 10014, on the 5th floor.



If you or one of your dependents is struggling with substance use or mental health issues, please contact the MEND Program for assistance from our accredited staff. The MEND program can be reached by phone at (212) 366-7590 or by email at MEND@nyccbf.org. Please remember that there is no shame in asking for help, that MEND operates under strict confidentiality restrictions, and that we are here to help you and your family.

Scan the QR code or visit www.nyccbf.org/mend-program-and-wellness for more information about the MEND program on the Benefit Funds' website.



Annual Reminder: Divorce and Your Benefits

A divorce affects your benefits from the Funds. The following questions and answers review the impact of a divorce on your benefits and steps you must take with respect to your benefits if you divorce.

► **Health Benefits**

Question: How long does my ex-spouse (and, if applicable, stepchildren) remain covered under my Welfare Fund health coverage after I get divorced?

Answer: Health coverage for your spouse and stepchildren ends on the last day of the month in which the judge signs your divorce judgment. If you or your ex-spouse notify the Welfare Department of your divorce within **60 days** of the date the judge signed your divorce judgment and pay the COBRA premiums, they will be eligible for COBRA coverage for up to 36 months. If the Welfare Fund does not receive notice of the divorce within 60 days, your ex-spouse and stepchildren will lose the right to COBRA eligibility.

Question: If I am paying a premium for Welfare Fund Retiree Coverage and my ex-spouse received Welfare Fund Retiree Coverage, how does a divorce affect my premium?

Answer: The cost of your monthly premium will be reduced because your former spouse will be removed from your coverage.

Question: What notice is required? Who do I send it to?

Answer: Notify us of your divorce and provide a copy of your divorce judgment to the Welfare Fund as soon as the judge signs your divorce judgment and by no later than 60 days from the date the judge signed the divorce judgment.

Question: What happens if notice of the divorce is not timely provided?

Answer: You and your ex-spouse will have to pay the Welfare Fund the cost of any benefits and premiums paid on behalf of your ex-spouse or former stepchildren after the last day of the month in which the judge signed the divorce judgment. If reimbursement is not made to the Welfare Fund, you and your current dependents will lose health coverage until payment is received. In addition, if notice is not provided within 60 days of the day the judge signed the divorce judgment, your ex-spouse and former stepchildren will lose their right to elect COBRA coverage.

Even if you think your former spouse has provided notice, we urge you to provide notice to avoid problems.

► **Vacation/Life Insurance/Accidental Death and Dismemberment (“AD&D”) Benefits**

Question: Does a divorce remove my ex-spouse as the beneficiary for my vacation, life insurance, and AD&D benefits?

Answer: No. To change your beneficiary for these benefits, submit a new beneficiary designation form to the Fund Office. You can obtain a beneficiary designation form by calling Member Services or visiting our website at www.nyccbf.org.

► **Pension and Annuity Benefits**

Question: What if my ex-spouse is entitled to part of my Pension or Annuity benefits?

Answer: You and your ex-spouse must obtain a **Qualified Domestic Relations Order** ("QDRO") from the court. The requirements for a QDRO are described in the QDRO Procedures for the Annuity Fund and the Pension Fund which can be found by visiting the Funds' website at www.nyccbf.org/member/pension and www.nyccbf.org/member/annuity. Keep the following points in mind if you will be getting a QDRO:

- To minimize legal fees and delay if your QDRO is found to be deficient, feel free to submit a draft QDRO to the Fund Office for pre-approval before submitting the proposed order to the court.
- Obtaining a QDRO can be a lengthy process so it is best to get started as soon as possible to reduce delays when you apply for your Pension or an Annuity distribution, loan, or other withdrawal.
- If you have questions about QDROs, contact our Member Services Call Center at (800) 529-FUND (3863), and ask to speak to a representative from our Retirement Department.

Question: What if my ex-spouse is not entitled to my Pension or Annuity benefits?

Answer: Regardless of whether your ex-spouse will receive any portion of your benefits through a QDRO, you should still review your Pension and Annuity beneficiary designations to make sure they reflect your current intention. Keep in mind that a divorce, or even a waiver of retirement benefits in a divorce judgment or separation agreement, does not automatically remove your ex-spouse as your beneficiary for your benefits. Depending on the circumstances, the Benefit Funds may be required to pay benefits to your last designated beneficiary even though you are now divorced or even if your ex-spouse waived their rights to your benefits in your separation agreement or other waiver.

Question: How do I change my Pension and Annuity beneficiary?

Answer: To check or change your beneficiary for your Pension benefits, contact the Fund Office at (800) 529-FUND (3863). You can also find the form on our website at www.nyccbf.org. To check or change your beneficiary for your Annuity benefits, visit www.empowermyretirement.com or call (833) 569-2433.

Question: Can I change my form of pension if I get divorced after my pension has already started?

Answer: No. If your pension benefits are already in pay status at the time of your divorce, you cannot change your form of payment.

If you have questions, call our Member Services Department at (800) 529-FUND (3863).



INTERESTED IN WORKING FOR THE NYCDCCBF?

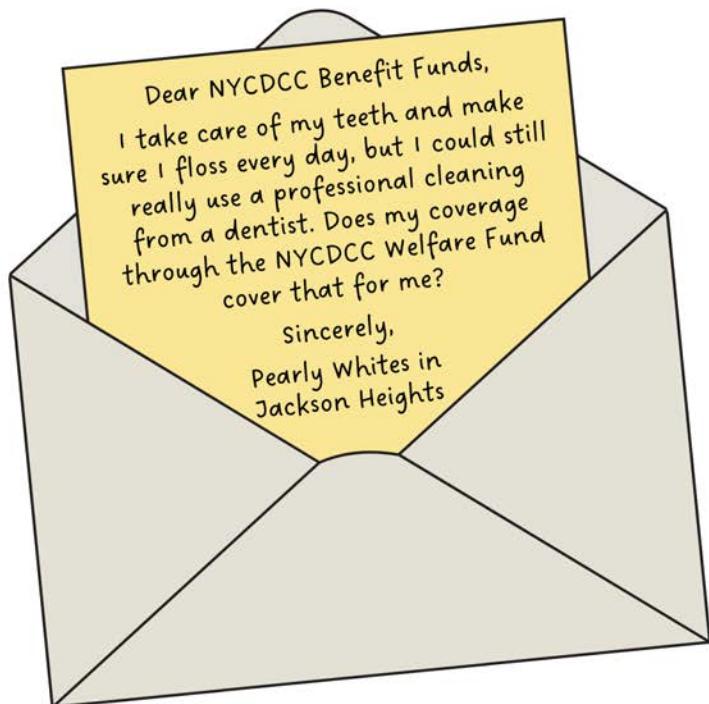
To view the Fund Office's current job openings, scan the QR code or visit www.nyccbf.org/jobs



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

Dear Benefit Funds...

THE FUND OFFICE ANSWERS FREQUENTLY ASKED QUESTIONS



Dear Pearly Whites,

Yes! NYCDCC members and their dependents are entitled to annual teeth cleanings and oral evaluations (limited to two per calendar year). Dental benefits are provided to both active and retired members.

The NYCDCC Welfare Fund's dental plan is provided by Anthem BlueCross BlueShield. When visiting a dental provider in the XPO or Dental Complete networks, Anthem BCBS pays 100% coverage (after deductible, if applicable).

To learn more, you can contact Anthem BCBS at (844) 852-1553.

Keep smiling and stay flossing!

DO YOU HAVE A BENEFITS QUESTION?

In addition to calling our Member Services Department, you can also contact the Fund Office by submitting an online Member Services Form at nyccbf.org/member-survey.



***Follow the Benefit Funds
on Social Media!***

@NYCDCCBF





BENEFITS FUN

Can you find all 10 words in the hearing benefit themed puzzle below?
For answers to this puzzle, visit nyccbf.org/benefits-fun

WORD LIST

HEARING AID

VOLUME

BATTERY

EVALUATION

AUDIOGRAM

HEADPHONES

PROTECTION

EARDRUM

DECIBEL

NOISE

D X N N K S D F P G L X P S S E V L T L M T B D D E R W W E
E B Y L Z N V D L H H E A R I N G A I D R M O Q U F Q Z H B
C Z H D I H O H D Y N H N I A D Z X V V D O Q L T E T P O A
I V V B K I L O T C M D A A K B V H S G K D C E E F Q U X T
B K W S V O U Y T N L W Q L C L Q E F O U Q L X C M N A N T
E J O D F N M O R W Z E R Y D W J A S Z G H E P O R Y E B E
L J P K Z F E W T F K L N U R Y K D D L J E A I O Y S Z A R
B Z Y U G B X G S C X C T L T C A P R F I T R W K Z A C J Y
A Y B T B W P A F K Q Q U W D Z L H W P K M D H L K E F I X
P R O T E C T I O N A X H A U D I O G R A M R C Q F F I B A
I N P D J Q O H M Y J R X H J I E N T D D C U W B X A L B R
V E A L U A T I O N P J A Y A W E N O X P M J R B R O Q U
L D X S G E I E Y F S W I Z U Y M S U Z Y T F G U H W A G E
Y O R C W P J J S Z E D Q U K H I J A N C K W P Y M N K N H
N X R A M D M T N O I S E Q J I H S S I D V T U S P X R R L

WORD SCRAMBLE

Unscramble the words below to spell out terms related to your NYCDC vision benefits.

Write the circled letters in the spaces beneath to spell out the two in-network vision benefit providers.



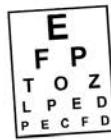
T O A C N C T E S L N S E
1



A T F E S Y S A L S G E S
4



E R P R I N O T S C I P
2



S O N I V I A X M E
5



S E E L A S Y G S E
3



M O T T I R E P O S T
6

The In-Network Providers for NYCDC Vision Benefits:

AND

1 2 3 4 5 6

To learn more about your NYCDC vision & hearing benefits, visit our website's printable flyers page at nyccbf.org/printable-flyers



BENEFITS BLUEPRINT

DECONSTRUCTING YOUR NYCDCC BENEFITS

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VISION
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ANNUITY
VACATION
SCHOLARSHIP
AND MORE

**THESE SHORT VIDEOS COVER THE BASICS OF YOUR HARD-EARNED NYCDCC BENEFITS.
THIS SERIES IS AVAILABLE ON OUR WEBSITE'S VIDEO LIBRARY: NYCCBF.ORG/MEMBER/VIDEOS**

MSK Direct Early Detection Saves Lives

Cancer screenings are important because they can find cancer early—when it's easier to treat, and the chances of successful treatment are much higher.

Take Charge of Your Health

Scan the QR code and answer a few quick questions to get personal cancer screening recommendations from Memorial Sloan Kettering Cancer Center (MSK).

In less than 5 minutes, you can learn if you are due for any cancer screenings.



Connect with us.

The MSK Direct team is available to help you and your family make smart decisions about the best cancer care options.

Call MSK Direct at **833-786-3368** or visit msk.org/nycdcc.



Memorial Sloan Kettering
Cancer Center

TOOL TIME

NOTES & REMINDERS

PENSION BENEFIT STATEMENT AVAILABILITY

Every participant of the New York City District Council of Carpenters Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers Plan”) may request that the Fund Office provide them a statement of their accrued benefit in the Pension Fund or the Officers Plan once in any 12-month period. In addition, effective with the Plan Year beginning on July 1, 2026, you will also automatically receive one paper benefit statement in the mail every three years.

The benefit statement is an estimate of the monthly benefits you have earned as of the date of your request based on the most recent information available to the Pension Fund or the Officers Plan.

To request a benefit statement, please submit a written request to the Fund Office.

You can also obtain information concerning your pension benefit at any time by visiting the NYCDCC Benefit Funds’ website at www.nyccbf.org, logging into the member portal located on the top right corner of the screen, and selecting the “View Pension Estimate” option.

Please keep the NYCDCC Benefit Funds updated on any changes in your contact information or marital status by contacting our Member Services Call Center at **(800) 529-FUND (3863) or (212) 366-7373**.

PENSION WITHHOLDINGS

You may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Fund or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations. To do so, please visit the Benefit Funds’ website at www.nyccbf.org, download the W-4P form, and submit the completed form to the Fund 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)**.



New York City District Council of Carpenters

BENEFIT FUNDS

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New York, NY 10014

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Statement of Non-Discrimination

The New York City District Council of Carpenters Welfare Fund (the "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.

纽约市木匠区议会福利基金（“基金”）遵守适用的联邦民权法，不因种族、肤色、国籍、年龄、残疾或性别而歧视

The New York City District Council of Carpenters Benefit Funds

CONTACT US

Address:

395 Hudson St., 9th Fl.
New York, NY 10014

Member Services:

(800) 529-FUND
(212) 366-7373

Website:

www.nyccbf.org
(Bookmark us!)

Social Media:

@NYCDCCBF

Newsletter designed and edited by the NYCDCCBF Communications Department:
Gerard Minetello, Communications Manager - Johnny DiNapoli, Communications Coordinator

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 the benefits. In the event of an inconsistency or a conflict between *Benefits Toolbox* and the Plan documents, the Plan documents shall control.