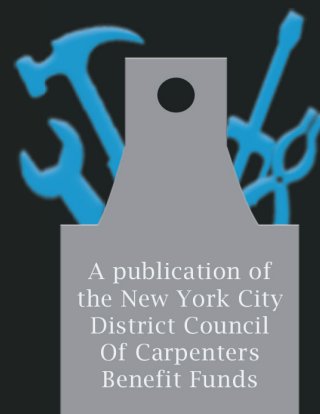


BENEFITS TOOLBOX



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

NYCDCC Welfare Fund Transitions Medicare-Eligible Retirees to UnitedHealthcare Medicare Advantage Plan

Effective January 1, 2017, Medicare-Eligible Retiree coverage through the NYCDCC Welfare Fund, which was previously administered by Administrative Services Only (“ASO”), was transitioned into the UnitedHealthcare® Group Medicare Advantage (“PPO”) Plan.

Introducing the United-Healthcare® Group Medicare Advantage (“PPO”) Plan

The UnitedHealthcare® Group Medicare Advantage (“PPO”) Plan is a Medicare Advantage plan that delivers all the benefits of Medicare Parts A and B and offers additional benefits and features. It is not a supplement plan and does not pay secondary to Medicare. All claims are submitted directly to UnitedHealthcare for payment, not Medicare, and UnitedHealthcare then pays the doctors and hospitals for care.

How does this plan work?

Many aspects will stay the same as the previous coverage.

- Out-of-pocket spending is limited to the Medicare Part A deductible (\$1,316 in 2017) and the Medicare Part B deductible (\$183 in 2017): After deductibles are met, the Plan pays 100% of the costs for the rest of the year. Please note that the Medicare Part A and Part B deductibles change each year to equal what Medicare sets as the deductibles.

- **Continue to use same doctors and hospitals:** Under the UnitedHealthcare® Group Medicare Advantage (“PPO”) Plan, Retirees can continue to see their same doctors and health care providers with no interruption. Retirees also have the freedom to use any doctor or hospital in the U.S. that participates in Medicare and accepts the Plan.
- **Have the same benefits regardless of using in-network or out-of-network providers:** There is no additional cost share when using an out-of-network provider. Any excess charges (balance billing) are paid by the Plan, not by the Retiree.
- **Each Medicare-Eligible retiree and Medicare-Eligible dependent will be covered separately:** Each Medicare-Eligible individual has his/her own policy. This means each person will have his/her own individual member ID card and plan documents.

But some things will work a little bit different under the UnitedHealthcare® Group Medicare Advantage (“PPO”) Plan than under the previous coverage.

- **One ID card** - Retirees (and Medicare-Eligible dependents) will have one ID card per person from UnitedHealthcare. This ID card must be used for all hospital and medical services. Retirees (and Medicare-Eligible dependents) will no longer need to show the red, white, and blue Medicare card. However, the Medicare card should still be kept in a safe place.
- **HouseCallsSM** - Once a year, knowledgeable health care clinicians visit covered Retirees. They review health history and medication(s), perform a physical exam, identify health risks, and provide educational information.

(Continued on page 7)

An Interview with the
Executive Director,
Dave Stewart
(on page 2)

An Interview with the Executive Director

We recently sat down with our Executive Director, Dave Stewart, to get his thoughts on the state of the Benefit Funds since he arrived in June of 2016. You can read his interview below. You can also look forward to us interviewing our Chief Financial Officer, Robert “Bert” Lesniewski, in a future newsletter. We hope you enjoy the insight of our leadership.

1. Now that you’ve had some time to evaluate the NYCDCC Benefit Funds since you arrived in June 2016, what would you say is your top priority for the organization?

First and foremost, let me say it is a pleasure to serve my brothers and sisters here in New York City. I worked part of my career as a union carpenter in the 80s within the jurisdiction of the NYCDCC on jobs like Battery Park City, South Street Seaport, and Trump Plaza. I have many fond memories of the stewards and local carpenters I worked with. I worked in the architectural metal sector, which had overlapping jurisdictions with other trades. So, at times it was necessary to hire other trades. In my opinion, the carpenters were the most skilled and productive of the trades we hired. Most of the New York City Carpenters I worked with have since retired. I’ve had a chance to reconnect with a few. It’s an honor and pleasure to process their retirement and health benefits.

Now, back to the question. As Executive Director, it will be a top priority to ensure the excellent delivery of benefits to the participants and families of the NYCDCC. The council representatives have

worked hard to negotiate favorable benefits, the members have worked hard to earn their benefits, and the employers have contributed a lot of money to fund the benefits. I promise to the members of this council that I, as well as the entire Fund Office staff, will work equally as hard to provide you with the benefit services you have earned. There is no room for shoddy member services.

As you know, there has been a fair amount of transition at the Fund Office in recent years. It is our number one goal to always look for improvements and enhancements to the delivery of benefits to the members. I’ve been here for more than a few months now. In that time, I’ve learned we have talented and dedicated people working in the Fund Office. We will lead them, mentor them, and provide them with the tools and guidance needed to provide top notch member services. The Fund Office of the past has not been without success. We will identify those successes and continue to build and improve upon them.

I look at it like this: We are starting on the foundation the funds were built on, and we will endeavor to build on that foundation a structure that will allow us



to deliver efficient, friendly, and accurate benefits to the members of the NYCDCC and their families. We will work extremely hard toward accomplishing that goal.

2. Why do you believe Member Services is such an important part of what the NYCDCC Benefit Funds does?

Fringe benefits are not an entitlement. They are a tool. A tool designed to attract and retain talented employees. By providing great health, training, and retirement benefits, we attract the most talented and productive craftsman in the New York City vicinity, and the construction market understands that.

That said, we need to foster a culture within the Fund Office that not only supports member services, but embraces and believes in member services.

We want you to feel like we have your back, as well as your family’s back, after every interaction with our office.

I had the opportunity to sit with our member services staff recently and I was encouraged by what they

had to say. In fact, I've written down some of my favorite quotes from the meeting and I'd like to share them with you:

"We want members to know that we really care and are here for them."

"We feel the members' pain when things go wrong and we try our very best to help them and their dependents."

"We appreciate the members. We fully understand that without them, there would be no need for us."

"We are only messengers. Our answers to members' questions are sometimes dictated by Plan rules that we cannot change. However, we understand that members can get upset when they do not like what they hear and we do our best to address all of their concerns."

"We take pride in our jobs. Our goal is to be at our best so that all member concerns related to benefits are addressed efficiently and correctly."

Based on these quotes and more, I am fully convinced that our member services staff is stocked with talented, high character people who want to do good for the members. There seems to be a great footing to build on.

3. What do you think members would be most surprised to hear about the NYCDCC Benefit Funds' Member Services Department?

They care about the members! They understand that they have to be patient with our members because

members can get anxious about their benefits. Our staff recognizes the great importance members' benefits play in their lives. I believe that we can continually enhance member services and the delivery of information to our members. You can expect to see more steady improvement as time moves forward.

To help you understand the sheer volume of phone calls and in-person visits we receive, let me give you some statistics with regards to the services we provide.

2016 Calendar Year
(January 1, 2016 – December 31, 2016)

Total Calls Answered:
*120,000 (*rounded to nearest hundred)

Average "Call Answer"
Speed: 20 seconds

Total Walk-Ins: *5,700
(*rounded to nearest hundred)

Total Members Served:
125,700 (*rounded to nearest hundred)

When you consider the volume of interactions between our staff and the membership, it turns out that complaints make up only a small percentage of our total interactions. That's not an excuse. It's an observation.

Our goal will always be to get and keep that number as close to zero as feasible.

4. What are your plans to further grow and improve upon member services at the NYCDCC Benefit Funds?

One initiative currently underway is a new Eligibility Department. We are staffing an Eligibility Department to ensure the accuracy and timeliness of our Health Benefit procedures and processes. We will also employ new technologies to improve efficiencies and reduce expenses. One example is a paperless office initiative.

We will also listen to our members. A recent example is that members have asked for the capability to reset their website passwords online. We have done that!

We will continue to introduce new communication technologies as well. We've worked hard to provide an informative website. We've added to that Facebook & Twitter pages to alert you when new information is posted to our website. And, we are talking about providing the ability for members to maintain a profile through our website that allows them to receive communications from the Fund Office via email and also change their addresses electronically.

We'll work hard to apply technologies that our members find convenient and valuable.

5. What would you say members can count on most when they call the NYCDCC Benefit Funds' Member Services Department or visit the office in person?

Respect. If you don't get it, say something. We want to know about it. We will fix it!

Annual Reminder: Divorce and Your Benefits

We understand that going through a divorce can be a very difficult and painful process. There are many issues that need to be considered, including your health, life insurance, accidental death and dismemberment, vacation, and retirement benefits. The following may help simplify the necessary steps you need to take to ensure that you are properly notified of your divorce and that you have fully considered the impact of your divorce on your benefits.



- **Health Benefits:** Your former spouse will remain covered under your Welfare Fund coverage until the last day of the month in which your divorce is final.

It is extremely important that you provide a copy of your final divorce decree to the Welfare Fund within 60 days of the date of divorce.

If the Welfare Fund does not receive notice of the divorce within 60 days of the divorce, your divorced spouse will lose his/her COBRA rights. Additionally, a delay in timely notification will make you liable for any health claims paid by the Fund after your spouse ceased to be eligible. If you are a Retiree and your ex-spouse was on your Welfare Fund Retiree coverage, the cost of your monthly premium will be reduced. Please contact Member Services for more information.

- **Life Insurance/ Accidental Death and Dismemberment Benefits:** A divorce does **not** change your beneficiary or invalidate your prior designation of your former

spouse as beneficiary for your life insurance and accidental death and dismemberment ("AD&D") benefits. If you are divorced and wish to change your beneficiary for these benefits, you must 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**.

- **Vacation Benefits:** As with life insurance and AD&D benefits, a divorce does **not** change your beneficiary or invalidate your prior designation of your former spouse as beneficiary for your vacation benefits. If you are divorced and wish to change your beneficiary for your vacation benefits, you must 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**.

- **Division of Pension and Annuity Benefits through a Qualified Domestic**

Relations Order: If any portion of your benefits from the Pension Fund or the Annuity Fund is to be awarded to your ex-spouse, you will have to obtain a **Qualified Domestic Relations Order** ("QDRO") from the Court. A QDRO must meet certain requirements, as specified by federal law and as described in the QDRO Procedures for the Annuity Fund and the Pension Fund. You can obtain the QDRO Procedures for the Pension Fund by visiting the Funds' website at **www.nyccbf.org/member/pension**. You can obtain the QDRO Procedures for the Annuity Fund by visiting **www.nyccbf.org/member/annuity**. To avoid unnecessary legal expenses and delay, please make sure you or your lawyer submit a draft QDRO to the Fund Office for pre-approval **before** submitting the proposed order to the court. If you will be obtaining a QDRO, it is important to be aware that the process can sometimes take a long time. ***We strongly encourage***

you to start the process of obtaining a QDRO as soon as possible so that there are no delays when you apply to start your pension or to obtain a distribution, loan, or other withdrawal from your Annuity Fund account.

If you have questions about QDROs and how they work, please feel free to contact our Member Services Call Center at (800) 529-FUND (3863), and they will put you in touch with a representative from our Retirement Department.

- **Pension and Annuity Benefits when there is no QDRO:** Even if your ex-spouse will not be obtaining any portion of your retirement benefits through

a QDRO, you should review your beneficiary designations. Sometimes people mistakenly believe that a waiver in a divorce judgment or separation agreement automatically means that an ex-spouse is no longer the beneficiary. That is not true. In fact, the Benefit Funds is generally required to pay benefits to the last beneficiaries you designated. It often does not matter that you divorced your last beneficiary or that your ex-spouse agreed to waive his/her rights to your benefits in your separation agreement or a waiver form. In short, if you have not changed your beneficiary designation in writing with the Fund Office and Prudential, your

former spouse may receive your benefits after you die even if that is not what you intended. Fortunately, it is very easy to change your beneficiary designation if that is what you want to do. To check or change your beneficiary for your Pension benefits, please 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, please visit **www.prudential.com/online/retirement** or call (877) 778-2100.

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

Vacation Benefits to be Paid via Debit Card Beginning in June



Effective for your first quarter vacation payment (payable in the first week of June 2017), the New York City District Council of Carpenters Welfare Fund (the "Welfare Fund") is implementing a mandatory debit card payment program for all vacation benefits.

The implementation of this program will help eliminate lost, stolen, or mis-delivered benefits, speed up the process by which your vacation payments become available to you, reduce

administrative costs for the Fund Office, and improve operating efficiencies, with the primary goal of providing quality services to the membership.

The implementation of this program will consist of having members eligible for vacation benefits paid via a rapid! PayCard Debit MasterCard. This method will allow members to have vacation payments loaded onto a personal debit card.

Being a rapid! PayCard cardholder will provide members eligible for vacation benefits with a number of advantages including:

- Convenient access to vacation benefits, even while away
- No paycheck cashing fees

- No more wasted time waiting for your vacation checks to arrive in the mail
- No lost checks

Keep in mind that, if you are eligible, you will automatically receive a rapid! PayCard Debit MasterCard prior to your **June 2017** vacation payment, and any future vacation benefits available to you will be paid through the card moving forward. All members eligible for vacation benefits will receive further notification concerning this change in the coming months.

***Please note that receiving a paper vacation check will no longer be an option under this program.**

If you would like to learn more about rapid! PayCard, you can visit their website at **www.rapidpaycard.com**.

Highlights of the NYCDCC Pension Plan for “Regular Retirement”

Participating in a pension plan is one of the best ways to keep yourself, as well as your family, financially stable after retirement. Luckily, if you are a member of the New York City District Council of Carpenters (“NYCDCC”), you may become eligible to participate in the NYCDCC Pension Fund (the “Pension Fund”) if you work in Covered Employment for a signatory company that is required to make contributions to the Pension Fund on your behalf.

You **MUST** be vested and eligible to receive a pension upon your retirement at age 65. To be vested, you **MUST** have at least five vesting credits. One vesting credit is obtained by working **870** or more hours in a calendar year. **After you complete 870 hours in Covered Employment within two consecutive calendar years, your participation in the Pension Fund will start on January 1 or July 1 of that year.**

In terms of “Regular Retirement” under the Pension Fund, you can retire as early as 55 if you have enough vesting credits. The general rules are as follows:

- Age 55 with 30 vesting credits = Pension & Retiree Medical Benefits.
- Age 55 with 20 vesting credits = Pension & Retiree Medical Benefits.
 - You must have been an Active Eligible employee for 2 years (24 months) during the 5 years (60 months) immediately preceding the effective date of your pension.
- Age 55 with 15 vesting credits = Pension & Retiree Medical Benefits.

- You must have worked at least 250 hours yearly for 25 years; and
 - You must have been an Active Eligible Employee for 2 years (24 months) during the 5 years (60 months) immediately preceding the effective date of your pension.
- Age 65 with 5 or more vesting credits but less than 15 vesting credits = Pension with NO Retiree Medical Benefits.

Your monthly benefit is calculated by a formula. The current formula, which has been in effect since July 1, 2006, is 1% of annual employer contributions made on your behalf. Once your work service has been calculated, you will arrive at a monthly benefit amount. That number may be reduced based on the option you elect at the time of retirement. For example, the normal form of payment for a married person is the "50% Participant and Spouse" pension. This means that upon your passing, your spouse will receive 50% of your monthly benefit for the rest of his or her life. However, if you're not



married, you will receive your full benefit, known as a “Single Life” pension. In this instance, at the time of your passing, no additional benefits will be paid out.

Additionally, if you die before retirement and you are married, the Pension Fund may pay a lifetime benefit to your spouse. If you are not married, the Pension Fund may pay a lump sum payment to the beneficiary who the Fund Office has on file. If there is no beneficiary on file, payment will be made in accordance with the Plan rules.

For more details on the NYCDCC Pension Fund, please visit **www.nycgbf.org** and click on the “Pension” section under the “Member” tab. For specific details on your pension benefit, please visit the website, click on the “Member Log-In,” and enter your username and password. Once logged in, you will be able to view your personal benefit information, including that which is related to your pension. You can also speak with a representative in our Member Services Department at (800) 529-FUND (3863).

Check out the NYCDCC Benefit Funds Website!



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

Stay informed about your benefits...
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Please Scan
with Smartphone

NYCDCC Welfare Fund Transitions Medicare Eligible Retirees to UnitedHealthcare Medicare Advantage Plan

(Continued from page 1)

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| <ul style="list-style-type: none">• NurseLineSM - Registered nurses answer calls 24-hours-a-day.• Renew Rewards - Covered Retirees get rewarded for completing screenings and preventive care such as having annual wellness visits.• SilverSneakers[®] - A fitness membership that includes access to exercise | <p>equipment, classes, and more than 13,000 participating locations across the country.</p> <ul style="list-style-type: none">• Solutions for Caregivers - Support for when caring for loved ones. <p>Finally, please note that this change does not affect Retiree Medicare prescription</p> | <p>drug coverage, which will continue to be provided through Express Scripts. If you have any questions concerning this transition or would like to learn more about UnitedHealthcare, please contact the Fund Office at 1 (800) 529-FUND (3863), or UnitedHealthcare directly at 1 (888) 736-7441 or www.UHCRetiree.com.</p> |
|--|--|--|

Take Advantage of Empire's Complimentary Health & Wellness Programs

As a participant in the NYCDCC Welfare Fund (the "Welfare Fund"), you have access to health coverage administered by Empire BlueCross BlueShield ("Empire"). The programs you can take advantage of as a result of being eligible for Welfare Fund coverage administered by Empire stretch far beyond the basics. Empire has an extensive array of Health & Wellness programs that are available to you at no additional cost. Some of these programs include "Future Moms," and "24/7 NurseLine." We highly recommend that you take a look at the summaries of these programs below and consider utilizing any that may be applicable to you now or in the future.

Future Moms

If you (or your spouse) is having a baby, Future Moms can help facilitate a healthy pregnancy and a healthy baby. Signing up as soon as the pregnancy is known will get you:

- 24/7 phone access to a nurse coach you can talk to about your (or your spouse's) pregnancy and health.
- A book that describes changes you (or your spouse) can expect concerning the pregnant mother-to-be and baby over the next nine months.
- Useful tools to help you (or your spouse), the doctor, and the Future Moms nurse coach track the pregnancy and spot risks. Tips and resources to assist decision-making and prepare for the birth of the baby will also be made available.

To sign up for Future Moms, please call (866) 664-5404.

24/7 NurseLine

You can call any time to talk to a registered nurse about your health concerns. You can also get answers to questions, whether you're sick or not.

If you think you need health care right away, a nurse can help you decide where to go if your doctor isn't available. Going to the right place can save you time and money...It can also help you access better care too!

To use 24/7 NurseLine, please call (877) TALK 2 RN, or the phone number on the back of your ID card.

For more information concerning these programs, and to gain access to a variety of helpful health resources, you can visit Empire's website at www.empireblue.com.

SUMMARY OF MATERIAL MODIFICATIONS

NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS WELFARE FUND

To: Active and Retired Participants of the New York City District Council of Carpenters Welfare Fund and their Eligible Dependents

From: Board of Trustees

Date: January 2017

Re: **Pharmacy and Physician Restrictions for Certain Prescription Drugs and MEND Program**

This Summary of Material Modifications (“SMM”) is intended to notify you of an important feature of the prescription drug program offered through the New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”). It also provides information about a new program for help with substance abuse and related issues. Please read this SMM carefully and share it with your family. You should keep it with your Welfare Fund Summary Plan Description (“SPD”) and other SMMs.

Notification Regarding Implementation of Pharmacy and Physician Restrictions for Certain Prescription Drugs

The Welfare Fund participates in a Fraud, Waste, and Abuse (“FWA”) program that is offered through Express Scripts, the Welfare Fund’s Pharmacy Benefits Manager (“PBM”). The FWA program is an investigative service program that helps detect potential fraud, control prescription drug costs, and maximize participant health. Here’s how it works:

1. The program identifies prescribers and participants with unusual or excessive utilization patterns.
2. If unusual or excessive behavior is substantiated through a case review, participants can be restricted to one pharmacy, and/or one physician, for controlled substances and muscle relaxants. The decision to impose these restrictions is made when records show that participants are having prescriptions for a particular controlled substance or muscle relaxant filled at more than one pharmacy, and/or by more than one physician. With controlled substances and muscle relaxants, there is a significant risk of an adverse reaction due to a duplicate prescription or a drug-to-drug interaction. Eliminating the possibility of having multiple physicians write prescriptions and having prescriptions filled at multiple pharmacies promotes participant health.
3. If, based on your prescription utilization patterns, Express Scripts assigns you to only one pharmacy, and/or one physician, you will be notified in writing by Express Scripts of those restrictions and their effective date.
4. In the event that you have a prescription filled at a pharmacy and/or by a physician other than the one assigned to you after written notification of your restrictions, the Welfare Fund will not provide any reimbursement for that prescription and you will be responsible for the full cost of the drug.

Appealing your Restrictions or Requesting to Change the Pharmacy and/or Physician you are Restricted to Utilizing

Upon being notified in writing by Express Scripts that you are being restricted to one pharmacy and/or one physician for a particular controlled substance or muscle relaxant, you may either appeal the decision, or request to change the pharmacy and/or physician you are being

restricted to utilizing. Your appeal or request for pharmacy/physician changes should be submitted in writing to:

Express Scripts
Drug Utilization Review Program
One Express Way
St. Louis, MO 63123
Mailstop 3W03

Remember: If you have a prescription filled from a provider or pharmacy that is not your assigned provider or pharmacy, no coverage will be provided and you will be responsible for the full cost of the prescription.

Members Education and Network for Dependency (“MEND”) Program

Under the NYCDCC Welfare Fund, Empire BlueCross BlueShield covers “Medically Necessary” treatment for alcohol and substance abuse. Previously, if a covered participant or dependent wished to begin receiving treatment for alcohol or substance abuse, he/she would contact Empire BlueCross BlueShield to initiate the process for authorization. **Effective September 1, 2016**, with the launching of the Members Education and Network for Dependency (“MEND”) Program, this process has changed. Moving forward, any covered participant or dependent wishing to obtain access to confidential treatment for alcohol or substance abuse must contact the MEND Program directly. All level of care determinations, authorizations, utilization reviews, and case management services will be handled by MEND.

Please note that this procedural change does not affect your rights to file a grievance or appeal. Please refer to your SPD for an explanation of those rights.

If you or one of your dependents are struggling with substance abuse, 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**. MEND is located at 395 Hudson Street, New York, NY 10014, on the 5th floor.

We know that it takes a lot of courage to seek help. Substance abuse is a nationwide problem that affects people from all walks of life. Please do not be embarrassed to ever ask for help.

Questions?

If you have questions, you can call Express Scripts at (800) 939-2091 or our Member Services Department at (212) 366-7399.

“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 →

Prevention of Lower Back Pain

Lower back pain, alongside cancer, are the top two conditions that are most costly to the **NYCDDC Welfare Fund** and its participants. Our members are prone to work-related lower back pain because of the strenuous work they perform. According to the Occupational Safety and Health Administration ("OSHA"), lower back pain is also a leading cause of lost work-time, and it accounts for up to 240 million lost work days per year. Overall, lower back pain is the fifth most common reason for visiting a doctor.

Lower back pain can be caused by:

- Constant lifting of materials
- Sudden movements
- Whole body vibration
- Lifting and twisting at the same time
- Bending over for long periods of time

In its simplest terms, many of these conditions could theoretically be prevented if the amount of heavy, repetitive activities required by the job is reduced. However, unfortunately for most of you, reducing those activities on the job is not an option. Luckily, there are other ways to prevent lower back pain as well.

Try these simple tips to help you prevent lower back pain:

Exercise regularly. Start your routine with daily stretching and strengthening exercises. This will help keep your muscles strong and reduce the risk of muscle strain. *Remember, this is only a way of preventing it. If you*



suffer from lower back pain already, this may worsen it. In this case, wait a few days for the pain to go away to start your exercise regimen. If pain persists, consult a doctor.

Maintain proper posture.

If you are standing for a long period of time, make sure to keep your head up and your stomach pulled in.

Try a sleeping position that will protect your back.

Most doctors suggest that you sleep on your side with your knees pulled up slightly toward your chest. If you prefer to sleep on your back, although it is not recommended, make sure to put a pillow under your knees and another under your lower back.

Be careful when lifting.

When lifting heavy materials, make sure to bend your knees and keep your back straight, while pulling in your stomach muscles. Also, hold the object close to your body as you stand up. This will lessen the strain on your back, and put more pressure on your legs. *Do not bend over from the waist and do **not** twist your body while lifting!*

Just remember, if you suffer from lower back pain, don't ignore it! Make sure to get it checked early before it develops into something worse that may require surgery. If you need to find a doctor for your back pain in the Empire BlueCross BlueShield network, you can visit **www.empireblue.com**. Be sure to talk to your doctor about your symptoms and possible treatment options.

To learn more about prevention and treatments for lower back pain, you can check out the following website links:

www.spine-health.com

www.osteopathic.org/osteopathic-health/about-your-health/health-conditions-library/general-health/Pages/back-pain.aspx

www.mayoclinic.org/diseases-conditions/back-pain/basics/prevention/con-20020797

*This article does not claim to provide medical advice, but is instead intended for informational purposes only. Please consult a doctor for professional medical input.

Pension Benefit Statement Availability

Every participant who has a vested accrued benefit under 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 a statement of his/her accrued benefit from the Pension Fund or the Officers Plan. You may request such a statement once

in any 12-month period. 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.

Tool Time

Notes and Reminders

Pension Withholdings

Please keep in mind that you may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers 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 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)**.

Compliance and Ethics Program

Report Misconduct, Fraud, Waste, or Abuse

The New York City District Council of Carpenters Benefit

Funds (“Benefit Funds”) strives 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. 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.



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:

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

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www.twitter.com/NYCDCCBF

*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.