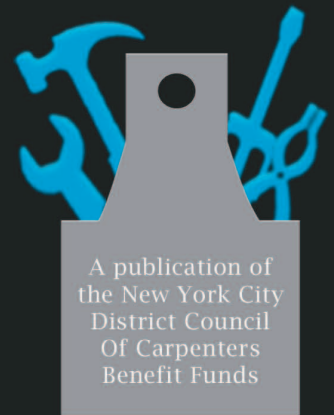


BENEFITS TOOLBOX



NYCDCC Welfare Fund to Reduce Annual Deductibles by Fifty Percent

The Board of Trustees of the NYCDCC Welfare Fund (the "Fund") is pleased to announce that **effective January 1, 2017**, annual deductibles for all In-Network services provided by Empire BlueCross BlueShield will be reduced by **fifty percent (50%)** for active and retired participants and their eligible dependents. This reduction will apply to In-Network services for both individual and family deductibles.

As a result of this reduction in the deductible, the annual out-of-pocket expenses that you incur for In-Network covered services before the Plan begins paying benefits will soon be significantly less.

The Summary of Material Modification ("SMM") describing this benefit improvement is on page 9. **If you have any questions regarding the reduction in your annual In-Network deductibles, please call our Member Services Department at (800) 529-FUND (3863).**



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Message from the NYCDCC Benefit Funds



After an exhaustive year-long search, the Board of Trustees of the Benefit Funds is pleased to announce the hiring of David Stewart as the new Executive Director of the Funds, and Robert “Bert” Lesniewski as the Chief Financial Officer (“CFO”) of the Funds, effective June 20, 2016. Mr. Stewart and Mr. Lesniewski bring with them impressive resumes and a wealth of knowledge that they have acquired through a wide variety of professional experiences during their careers.

Most recently, Mr. Stewart was the Assistant Funds Director at the Northeast Carpenters Funds. Prior to this, Mr. Stewart served as the Funds Director at the Empire State Regional Carpenters Benefit Funds, and the Fund Manager of the Road Carriers Local 707 Welfare and Pension Funds. Additionally, earlier in his benefits administration career, Mr. Stewart held a number of positions at the Suffolk County Carpenters Fringe Benefit Funds, and also served as the Director of Professional Relations for a third-party administrator. Mr. Stewart has been designated as a Certified Employee Benefits Specialist (“CEBS”) by the International Foundation of Employee Benefit Plans (“IFEBP”), and has served as a CEBS Fellow, cementing his status as an expert in benefits administration. Adding to his impressive benefits background, Mr. Stewart also served a carpenter apprenticeship and worked as both a union carpenter and foreman early in his career.

Mr. Lesniewski is a seasoned financial and administrative professional. Most recently, he served as the Director of Finance & Administration at New York State United Teachers. Mr. Lesniewski also held positions as the Deputy Executive Director of Administration and Chief Financial Officer at the New York State Nurses Association. Mr. Lesniewski has also obtained a CEBS designation, in addition to a number of other degrees and certifications.

Please join us in welcoming Mr. Stewart and Mr. Lesniewski to the NYCDCC Benefit Funds and wishing them well in their new roles as Executive Director and CFO.

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...
Visit us at www.nyccbf.org!**

Please Scan
with Smartphone



Introducing LiveHealth Online:

A New Way to Visit a Doctor without ever going to the Doctor's Office



We have great news for NYCDCC members who are eligible participants in the Welfare Fund. Effective as of September 1, 2016, you can “visit” a doctor without ever going to a doctor’s office! This new Pilot Program, which has been made available via Empire BlueCross BlueShield through LiveHealth Online, allows for you to make a virtual trip to a doctor using a two-way video connection. For you to utilize this service, you will need to have high speed internet access, and either a computer with a built in camera and audio capability, or a Smartphone/Tablet with similar capabilities.

If you have the appropriate equipment, using the service is simple. All you need to do is visit **www.livehealthonline.com**, sign up on the website, choose the doctor you would like to visit, and then start the session by clicking the “connect” button. (A LiveHealth Online App is also available for your Smartphone.) The service, which is not only accessible for you, but also your eligible dependents, is a covered service under the Fund and requires a \$10 co-payment for each individual session. In addition, you can use this \$10 off coupon code: **NYCDCCBF2016**, to get a free visit. This coupon code

will be valid from September 1, 2016 to December 31, 2016.

The most important feature of LiveHealth Online is that it has U.S.-based, board certified doctors who are available 24/7 to address all of your non-emergency medical needs. This means that doctors who participate in the LiveHealth Online network can provide you a quick diagnosis, treatment, and even a prescription if necessary. This especially comes in handy if you or an eligible dependent are in a situation where you are not feeling well but have no way of making it to your doctor or an Urgent Care Center.

If you are wondering when it is most appropriate to use LiveHealth Online, you should know that patients typically use this service to communicate face-to-face with a doctor about colds, aches, sore throats, allergies, infections, and rashes, as well as routine prescription refills. However, doctors do not prescribe for controlled substances or lifestyle drugs. LiveHealth Online is not suitable for treatment of all conditions. For example, it is not intended to treat someone suffering from uncontrolled diabetes or high blood pressure. One very good feature of LiveHealth Online is that if after a virtual visit begins, the physician determines that the issue cannot be addressed online - for example, a person with chest pain who is directed to go to an emergency room – no claim is submitted and there is no cost for the visit.

In this world of ever evolving technologies, the NYCDCC Welfare Fund is doing its best to provide you the most convenient and cost-effective ways to obtain medical treatment and keep yourself healthy. This two-way video service is another part of the Fund’s efforts to do just that.

To learn more about LiveHealth Online, you can visit **www.livehealthonline.com** and/or **www.empireblue.com**, or you can call **Empire BlueCross BlueShield** directly at **1 (800) 553-9603**.

Cancer:

PREVENTION, SCREENING, AND EARLY DIAGNOSIS

According to a recent report from **Empire BlueCross BlueShield**, cancer is one of the top conditions that is most costly to the **NYCDCC Welfare Fund** and its participants. This is not necessarily surprising because the American Cancer Society estimates that about 1.7 million new cancer cases will be diagnosed in the United States this year alone. In fact, not only is cancer one of the top conditions affecting our participants, but it is also the primary cause of death among adults ages 40 to 79.

Overall, the statistics are alarming, which is why it is important to do everything you can to prevent cancer or at the very least, detect it early through various screenings. Although cancer can ultimately be unavoidable, detecting it early can lessen the chance of it spreading and also improve your chances of beating it.

For the most part, early prevention and diagnosis of cancer starts with you. You know your body better than anyone else, so being aware of possible warning signs is key to early detection. Some early signs of cancer include:

- Lumps
- Sores that fail to heal
- Abnormal bleeding
- Constant indigestion
- Chronic hoarseness

Even if you have no early signs of cancer, here are some things you can do that may decrease your chances of getting cancer in the future:

- Live tobacco-free/ do not smoke
- Exercise regularly
- Limit alcohol consumption
- Add plenty of fruits and vegetables to your diet
- Maintain a healthy weight

- Limit time in the sun/use sunscreen
- Learn your family's health and disease history
- Get annual check-ups and screenings

Together with maintaining your health and checking for early signs of cancer, regular screening tests can check for cancer, even before you have symptoms. Screening tests are based on:

- Which type of cancer people should be screened for
- Which tests should be used to screen For a particular type of cancer



- What age screening should begin and end
- How often screening tests should be done

Screening for breast, cervical, and colon cancers can help find cancers early, when treatment works best. However, lung cancer screenings are recommended only for people at high risk. Remember to talk to your doctor about your risk of developing cancer. Also keep in mind that under the Affordable Care Act (“ACA”), some cancer screenings are considered “preventive care” and can be done at no cost to you.

To learn more about cancer, including free screenings, prevention, and treatments, you can visit **www.healthcare.gov**, **www.empireblue.com**, and/or **www.cancer.gov/about-cancer**.

**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.*



NYCDCC Welfare Fund Launches Members Education and Network for Dependency ("MEND") Program

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 abuse and other related problems. The program is located at 395 Hudson Street, New York, NY 10014, on the 5th floor.

The goal of the MEND Program is to provide assistance to participants and dependents in addressing substance abuse issues through the following services:

- Referrals to appropriate level of treatment including inpatient and outpatient treatment for all substances,
- Case management and Coordination of Services with outside providers,
- Supportive services, and
- Education.

More specifically, MEND is designed to:

- Verify eligibility for coverage, and/or assist in locating and obtaining coverage,
- Conduct thorough assessments for appropriate level of treatment and length of stay,
- Provide treatment authorization in accordance with established guidelines,

- Assist participants and/or dependents in identifying their treatment needs and goals,
- Help participants and their dependents to secure services at treatment facilities,
- Provide in-house support services including individual and family counseling, support groups, and educational groups,
- Provide educational workshops.

If you or one of your dependents is 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@nycdbf.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.

The NYCDCC Benefit Funds Expands its Social Media Presence to Twitter



In a continued effort to connect and communicate with members in as many ways as possible, the New York City District Council of Carpenters ("NYCDCC") Benefit Funds has now expanded its social media presence to the world of Twitter! Just as you can with our Facebook page (www.facebook.com/nycdbcbf), you'll receive breaking news about your benefits, tips for using your medical coverage, advice about your retirement, and much more by following our Twitter feed.

Don't miss out on this opportunity to stay updated concerning your latest benefits news and information. Connect with the NYCDCC Benefit Funds by following us on Twitter at www.twitter.com/nycdbcbf!



The Importance of Filing Benefit Shortages

It is very important to ensure that all of the hours you work in Covered Employment are being properly reported to the Funds. Your Employer's failure to report all your hours to the Funds can have a negative effect on your benefits. As such, please be sure to save your pay stubs and daily records of work. In the event that all of the hours you worked have not been reported to the Fund Office, you are required to submit a Benefit Shortage Report.

When submitting the Benefit Shortage Report, you must prove to the Trustees' satisfaction that you worked in Covered Employment for a Contributing Employer. You must include copies of pay stubs for the payroll weeks that have the shortages, along with the Benefit Shortage Report.

Fortunately, there is an easy way you can check the hours reported on your behalf so that you can match the reported hours to your pay stubs and records. You can check your hours simply by logging into the Member Portal section of the Benefit Funds' website at **www.nyccbf.org**. You should use your UBC Number and PIN

to log in (contact the Fund Office to reset your PIN, if necessary). Another option is to call the Fund Office at (800) 529-3863 or (212) 366-7373, and follow the Interactive Voice Recording ("IVR") prompts to "credited hours."

Benefit Hours Shortage Report forms are available at **www.nyccbf.org/member/benefit-shortages/**.

After filling out the Benefit Shortage Report, submit the report along with copies of your pay stubs to:

**New York City District
Council of Carpenters
Benefit Funds
395 Hudson St., 9th Floor
New York, NY 10014
Attention: Internal
Delinquencies Department**

*Please note that the Benefit Shortage Report should be filed within 14 days of the date the contributions were due so that the Benefit Funds can account for all of your work in Covered Employment and ensure that you receive all benefits to which you are entitled. Also remember that the Trustees reserve the right to determine whether evidence submitted by you is sufficient to prove that service was performed in Covered Employment for a Contributing Employer.

If you have any questions regarding the filing of benefit shortages, please contact our Member Services Department at (800) 529-FUND (3863) or (212) 366-7373.

"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 →



Be Sure to Always Use the Most Current ID Cards Issued by your Vendors



There are times when new ID cards are issued to you and/or your spouse by the various service providers retained by the NYCDCC Welfare Fund (e.g. Empire BlueCross, BlueShield, Express Scripts, Aetna, etc.). If you receive a new ID card, it is very important that you immediately destroy the expiring card(s) and use the new card(s) to avoid unnecessary delays in the processing of your benefits.

New ID cards are issued for many reasons such as the following:

- Initial benefit eligibility
- Benefit eligibility reinstated
- Technical issues
- Change in dependents
- Change in coverage parameters
- Change in coverage status between the following categories:
 - Active
 - Pre-Medicare Retiree or spouse
 - Medicare-Eligible Retiree or spouse

Transitioning from Pre-Medicare to Medicare-Eligible Retiree Status

Ensuring that you use your new ID cards is particularly important if you qualify for retiree health coverage before becoming eligible for Medicare benefits. When active benefit eligibility runs out (which can be after retirement), new cards are issued for you and/or your spouse once you enter the Pre-Medicare Retiree phase of coverage. These new cards will display new ID numbers. You and/or your spouse must use these new ID cards so that your coverage is applied correctly.

A similar transition will occur once you and/or your spouse become eligible for Medicare benefits. As a Medicare-Eligible Retiree,

you and/or your spouse will be required to enroll in the Part A and Part B Medicare programs. Once that takes place, Medicare will become your and/or your spouse's primary coverage for hospital, medical, and behavioral health, and the NYCDCC Welfare Fund will provide secondary coverage. In most instances, this transition will occur at different times for you and your spouse. Regardless of when these Medicare transitions take place, it is crucial that you and/or your spouse pay attention to your mail and make sure you use your new ID cards. Be sure to provide your new ID cards to any doctors, medical facilities, and pharmacies you regularly visit as soon as possible.

Remember, when new ID cards are issued, your coverage will be terminated under your old ID number(s) and will commence under your new number(s). This is necessary to begin coverage and reflect any coverage differences. Therefore, it is crucial that you begin utilizing your new cards right away.

If you have questions about your ID cards, you can call our Member Services Department at (800) 529-FUND (3863), or call the vendor directly by using the number located on the back of the card.

CONGRATULATIONS TO THE 2016-2017 Charles Johnson Jr. Memorial Scholarship Winners



Twenty-five students were recently awarded the Charles Johnson Jr. Memorial Scholarship for the 2016-17 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. The Board of Trustees and the Funds' staff extend our sincerest congratulations to the following students/members.

Student	Member	Local
Evan S. D'Amaso	Ernest D'Amaso	45
Hanna K. Drabek	Grzegorz Drabek	157
Richard J. Harris Jr.	Richard J. Harris	157
Anna M. Fenton	David J. Fenton	157
Jamie R. Champion	Frank J. Champion	157
Paige E. Clarke	Joseph P. Clarke	157
Ryan G. Zdenek	Greg S. Zdenek	157
Alecia J. Miguel	Keith Miguel	157
Angela Abadiotakis	Russos Abadiotakis	157
James V. Potestivo	Vincent Potestivo	157
John J. Stampfli III	John J. Stampfli	157
Nicole Talierico	Ronald Talierico Jr.	157
Cassi N. Zappala	Leonard Zappala	157

Student	Member	Local
Catherine Leung	Tak Chu Leung	926
Deirdre Nolan	Gerard Nolan	926
Jessica C. Sirico	James Sirico	926
Lara McFadden	Ezat Anderson	926
Liam J. Butler	James Butler	926
Logan S. Kerr	Pierce G. Kerr	1556
Luke Kmiotek	Scott Kmiotek	1556
Maggie Murray	Timothy Murray	1556
Mary McGuinness	Kevin McGuinness	1556
Matthew D. Bateman	John G. Bateman	2790
Raemi Alexander	Derek Alexander	2790
Cameron T. Alfano	Gregory Alfano	2790

Notice of Availability of HIPAA Privacy Notice

The Privacy Rule under the Health Insurance Portability and Accountability Act, commonly known as “HIPAA,” requires the New York City District Council of Carpenters Welfare Fund (the “Fund”) to follow certain procedures to protect the privacy of your Protected Health Information (“PHI”) maintained by the Fund. The Fund’s Privacy Notice describes how the Fund uses and discloses PHI and discusses important federal rights that you have regarding your PHI. You can access the Fund’s Privacy Notice by visiting www.nycCBF.com/wp-content/uploads/2014/01/HIPAA-Privacy-Notice.pdf. You may also request a copy of the Privacy Notice by submitting a written request to the Fund Office at **395 Hudson Street, 9th Floor, New York, NY 10014**.

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: October 2016

Re: NYCDCC Welfare Fund Plan Change- Reduction in Annual Deductibles

This Summary of Material Modification (“SMM”) is intended to notify you of an important change to the New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”). 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. The effective date of this change is January 1, 2017.

Annual Deductibles for Services Provided by Empire BlueCross BlueShield Reduced by Fifty Percent

Effective January 1, 2017, your annual deductibles for In-Network medical and hospital services provided by Empire BlueCross BlueShield will be reduced by fifty percent (50%). This reduction will apply to both individual and family deductibles. The new deductibles effective January 1, 2017 are shown in the charts below. Please note that there is no change to the Out-of-Network deductible.

Active Participants and their Eligible Dependents			Retirees and their Eligible Dependents		
ANNUAL DEDUCTIBLE	IN-NETWORK	OUT-OF-NETWORK	ANNUAL DEDUCTIBLE	IN-NETWORK	OUT-OF-NETWORK
	\$200/Individual	\$750/Individual		\$250/Individual	\$750/Individual
	\$500/Family	\$1,875/Family		\$625 /Family	\$1,875/Family

Questions?

If you have questions regarding this change, please call the Member Services Department at (212) 366-7399, Monday through Thursday from 8:00 a.m. to 5:30 p.m. and Friday from 8:00 a.m. to 5:00 p.m.

NYCDCC Welfare Fund: Notice of Nondiscrimination and Accessibility Requirements

Discrimination is Against the Law

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 Welfare Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Welfare Fund:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact the Fund's Civil Rights Coordinator, Gerard Minetello.

If you believe that the Welfare Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance via mail with: Civil Rights Coordinator, Gerard Minetello at 395 Hudson Street, 9th Floor, New York, NY 10014. You can also file a grievance in person, via fax at (212) 366-7444, Attn.- Gerard Minetello, or via email at **GMinetello@nyccbf.org**.

If you need help filing a grievance, Civil Rights Coordinator, Gerard Minetello is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201. You can also file a grievance via phone at 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at **<http://www.hhs.gov/ocr/office/file/index.html>**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-529-3863.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-529-3863。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-529-3863.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-529-3863.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다 1-800-529-3863 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-529-3863

লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে ফোন করুন 1-800-529-3863.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-529-3863.

(Continued on page 11)

NYCDCC Welfare Fund: Notice of Nondiscrimination and Accessibility Requirements

(Continued from page 10)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-529-3863.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-529-3863.

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-529-3863.

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-529-3863.

אריפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-800-529-3863

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-529-3863 (رقم هاتف الصم والبكم:

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-800-529-3863

Tool Time

Notes and Reminders

Women's Health and Cancer Rights Act ("WHCRA") ANNUAL NOTICE - 2016

The NYCDCC Welfare Fund, in accordance with the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. If you would like more information on these benefits, please contact us at (212) 366-7300 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") 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. 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, NY 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.

NYC District Council of Carpenters Benefit Funds
395 Hudson Street
New York, NY 10014



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New York City District Council of Carpenters Benefit Funds

CONTACT INFORMATION:

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

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

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