SPRING 2016 BENEFICIS TOOLBOOX

# NYCDCC WELFARE FUND ELIGIBILITY RULES FOR ACTIVE PARTICIPANTS AND DEPENDENTS

nderstanding NYCDCC Welfare Fund eligibility rules for active participants and dependents is important to us all. Active participants must know who they are allowed to cover and when they are allowed to cover them, and the NYCDCC Welfare Fund must ensure that only those who 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 Welfare 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 Welfare Fund. Once the initial 250 hours are worked, the now active participant must then continue to work 250



hours each calendar guarter 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 guarter, he/she is allowed to "bank" extra hours in the event that he/she is short of the 250 hours mark in a future guarter 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 dependents through the NYCDCC Welfare Fund as well. In this case, he/she should make sure that the dependent in question is eligible for coverage. To help in this endeavor, we have provided a list.

### Message from the NYCDCC Benefit Funds



Your wait is finally over... Springtime has arrived! Spring is a time of year that is associated with renewed hope and good feelings. As the days become brighter and the spring breeze becomes warmer and more welcoming, everyone seems to be in better spirits. For us at the NYCDCC Benefit Funds, we are sincerely hopeful that this spring season will be a joyous one for you and your family. Now, with well wishes aside, we'd like to touch upon some topics covered in the Spring 2016 edition of **Benefits Toolbox**.

In this issue of **Benefits Toolbox**, we made an effort to write about a number of topics including welfare, retirement, vendors, participant responsibilities, and preventive health care. All of these topics were chosen with the idea of helping you both now and in the future. After all, not only do you need to understand what's happening with your benefits now, but also what you should anticipate down the road.

One topic we emphasized concerning vendors such as Empire BlueCross BlueShield and Aetna, is their use of emerging technologies to help make things easier for you. In this newsletter, you'll find articles about Empire and Aetna's newfound ability to allow you to have digital ID cards on your smartphone. Using this technology would eliminate the possibility of losing or forgetting paper cards when you visit your dentist or doctor. If you're interested in this possibility, please read the articles on pages 3 and 6.

Concerning your welfare coverage, we've provided articles for you regarding eligibility rules, proper utilization of your vision benefits, and a look at the basics of your prescription drug coverage. You can find these articles on pages 1, 8, and 10 in the newsletter.

In terms of looking toward your future, we've included articles about your Annuity Plan, and keeping up to date on your beneficiary designations. Please read these articles on pages 9 and 11 to make sure you're prepared for all that's to come in your later years.

Finally, we also wrote a preventive care article about springtime allergies. If you'd like to learn more about how to deal with these pesky seasonal allergies, check out our article on page 7.

You'll be able to read about all of these topics and more as you browse through this Spring 2016 edition of **Benefits Toolbox**. As always, we are continuing to do our best to provide you with useful information that not only has a positive impact on your ability to use and understand your coverage, but also live a better and healthier life as well.

For breaking news and information concerning your benefits, don't forget to check out our website at **www.nyccbf.org** and our Facebook page at **www.facebook.com/nycdccbf**!

Sincerely,

NYCDCC Benefit Funds

### **Check out the NYCDCC Benefit Funds Website!**



- Breaking News
- Benefits Information & FAQs
- Electronic SPDs & SMMs
- Preventive Care & Wellness Section
- Printable Benefits Flyers

- Benefits Video Library
- Benefits Toolbox Newsletter
- Member Portal & User Guide
- Important Contact Information
- And Much More!

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



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# **Remembering Your Empire ID Card Just Got Easier**



ave you ever found yourself heading to the doctor, miles away from your home or office, and then suddenly remembered that you left your wallet behind? If you're the type of person who tends to forget things, anything can be forgotten, including your Empire ID card!

Luckily, in these modern times, you can do nearly everything on your smartphone. For example, Empire BlueCross BlueShield now has an app available which provides you with a mobile ID card. Your mobile card includes your ID number, copays, and Empire BlueCross BlueShield's phone number and address. This is important because, when you see a doctor, the office needs this information to check your benefits, including how much you'll pay and where they should send information about your visit. With this app, you'll be prepared for every doctor visit.

Don't forget to use your smartphone to your advantage by downloading the Empire BlueCross BlueShield app located in the Google Play or iTunes store!

# Get a Snapshot of Your Health with Empire BlueCross BlueShield



It's important to put your health first. By staying informed about your health, you can address any possible risks you may have before they become major problems. Knowing where you stand now and how you can improve is the first step to becoming a healthier you. Empire BlueCross BlueShield's Health Assessment, located on their website at **www.empireblue. com**, is a great way to get a snapshot of your health.

Empire BlueCross BlueShield's Health Assessment is a simple, healthy step you can immediately take by just spending a few minutes filling out a questionnaire. The results will give you a personal report of how you're doing and how you can get healthier. If you need extra help, a nurse may reach out to you as well. In addition to your personal report, you will also receive a healthy checklist to share with your doctor if you need tests or screenings. By taking Empire BlueCross BlueShield's Health Assessment, you'll receive a personalized approach to a healthier you. **Remember, your answers are private and don't affect your coverage or costs.** 

If you would like to set out on a path to becoming a healthier you, get started now by logging in at www.empireblue.com and selecting Take My Health Assessment.

#### www.nyccbf.org

### NYCDCC WELFARE FUND ELIGIBILITY RULES FOR ACTIVE PARTICIPANTS AND DEPENDENTS

#### ...continued from page 1

## 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 Benefit Funds anytime he/ she wishes to add a new dependent to his/her coverage. For more specific information concerning these required documents and how to add a new dependent 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).

### **Check out Express Scripts on the Web**

- Track Prescriptions and Home Delivery Refills
- Refill and Renew Prescriptions Automatically
- View Claim, Balances, and Prescription History
- Receive Alerts for Prescription-Related Safety Issues
  - Search for Information about Prescription Drugs
    - Find Lower-Cost Prescription Options
      - Utilize Health Resource Center
        - And Much More!

Stay up to date on your prescription drug benefit. Visit www.express-scripts.com!

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### **NOTICE**:

### Automatic Payment Requirement for Retiree Welfare Coverage Effective July 1, 2016

Effective July 1, 2016, all Retirees will be required to pay their monthly premiums for Retiree Welfare coverage via an **automatic payment**. If you are affected by this requirement, you should have already received this notification in the mail.

As stated in the mailing, there are two options for automatic payment: 1) A deduction from a pension check or, 2) A deduction from a personal bank account. If affected Retirees are currently receiving a monthly pension benefit from the New York City District Council of Carpenters Pension Fund, we encourage them to authorize the Pension Fund to automatically deduct the Retiree Welfare premium from their pension check by simply completing the Pension Deduction Authorization form, which was included in the mailing.

However, if those affected are not currently receiving a monthly pension benefit, or do not wish to automatically deduct their Retiree Welfare premium from their pension check, they must authorize the Welfare Fund to automatically debit the Retiree premium from a personal bank



account. To authorize automatic withdrawals from a personal bank account, affected Retirees must complete the Automatic Withdrawal Authorization form included in the mailing, and also include a voided check from the account with the form.

Please note that the Fund Office must receive a completed Pension Deduction Authorization form or Automatic Withdrawal Authorization form and a voided check from affected Retirees by no later than **May 15, 2016**, otherwise they will no longer be eligible for Retiree coverage under the Welfare Fund. Any affected Retiree who misses this due date will not be able to enroll in Welfare coverage again until **January 1, 2017**.

Additionally, affected Retirees should also note that since the automatic payment requirement will begin on July 1, 2016, they must continue paying the Retiree premiums due before then by sending a check or money order, along with the payment coupon to Chase Bank.

If there are any questions about the automatic payment enrollment process, please contact the **Fund Office at** (800) 529-FUND (3863).

# **Get Your Aetna Member ID Cards Online Anytime**



Life just got easier... Aetna Member ID cards are going digital! Now you can get your member ID cards online through Aetna anytime.

What's the difference between your digital card and your physical

card? There is no difference! Your digital card makes it convenient for you in that you don't have to worry about carrying your physical card around with you everywhere you go. Your digital card is exactly the same as your physical card, but you'll also get a plastic card to have on hand with you in case you don't have access to your digital device.

By shifting to digital, your card is readily available on your smartphone and you don't have to wait for a card to arrive in the mail. Your personal information will also be more secure because you won't have a plastic card to lose.

You can get your digital card by accessing the Aetna Navigator®. To access the Aetna Navigator®, simply visit **www.Aetna.com** and select "Log In" or "Register." Then, look for the ID card section on your secure member website. Another way you can get your digital card is by logging on to the **www.Aetna.com** mobile web version of your secure member website. Register or log in there to get your digital card right away!

There is also a mobile app available for download. The Aetna Mobile App is free to download at your smartphone's app store. To download the app, search for "Aetna." Once you have downloaded the app, register or log in with your Aetna Navigator password and visit the ID card section. It's that easy!

If you're having trouble obtaining your digital card, just call the Member Services number on the back of your regular Aetna card. They will walk you through the process.

What are you waiting for? Get your digital Aetna member ID card today!

### "LIKE US" on Facebook!

### Visit the NYCDCC Benefit Funds' Facebook Page 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!

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Don't forget to find us on Facebook and "like us" at

www.facebook.com/NYCDCCBF



# DEALING WITH SPRINGTIME ALLERGIES

After battling the cold winter, many of you are probably glad that spring is finally here. With longer days ahead, flowers blooming, and warmer weather approaching— happiness is in the air! Everything may even seem happy-golucky... That is, until you start experiencing bothersome symptoms such as sneezing, a runny nose, and congestion! While you might enjoy the warmer weather, we're sure you certainly don't welcome spring allergy symptoms.

The first step in battling allergies is to know the source of these allergies. In the springtime alone, hay fever, an allergy to pollen or mold, affects 30 to 60 million people in the United States.

Springtime allergies mainly come from tree pollen and mold. In the springtime, trees produce small pollen cells that are light and dry, which makes it easy for the pollen to drift far into the spring breeze. If you are allergic to the pollen, you'll start sneezing, experiencing congestion, and feeling itchiness in your eyes, ears, nose, and mouth, especially when the weather is warm, dry, and windy. The allergies that come from mold work in a similar way. Mold, such as yeast and mildew, release seeds called spores that are carried by the wind. Not only do you experience mold allergies outdoors, but certain types of mold, like Aspergillus and Penicillium, can also be found inside your home. The typical symptoms of a mold allergy are sneezing, congestion, a runny nose, or itchy, watery eyes.

Despite the fact that "springtime allergies" start as early as February and last until summer in many parts of the U.S., most people with allergies have year-round symptoms. If you're one of those people struggling to find relief, there are some techniques you can use to nip those allergies in the bud.

 We wouldn't suggest always staying indoors and missing out on the beautiful weather, but that does help. It limits your exposure to the pollen and spores flying around in the air.



- If staying indoors is not an option for you, when heading outdoors, be sure to wear glasses or sunglasses to keep pollen out of your eyes. The best time to go outside is after a good rain, which helps clear pollen from the air.
- Once you make your way back indoors, taking a shower, washing your hair, and changing your clothing will get rid of most of the pollen that attaches to you.
- Whatever you do, don't hang your laundry outside to dry! Pollen will quickly stick to towels and sheets.
- Close doors and windows at night or any other time when pollen counts are high.
- Use an air conditioner instead of a fan to cool your home. Using a fan will just spread the pollen faster.
- Keep indoor air dry with a dehumidifier.
- Clean floors often with a vacuum cleaner, preferably one that has a HEPA filter.

Luckily, if all else fails, there are several types of nonprescription medications that can help ease allergy symptoms. They include antihistamines, decongestants, and nasal sprays. Your doctor may recommend allergy shots if other medicines aren't helping. They contain a tiny amount of what you are allergic to and will help your body build up resistance to it. You will typically need to get an allergy shot each month for 3 to 5 years.

Hopefully, using these techniques will help avoid those miserable springtime allergies! If you need to locate an allergy doctor, you can search for one in your area by logging into Empire BlueCross BlueShield's website at **www.empireblue.com**.

### HOW TO USE YOUR VISION BENEFITS AND SUBMIT CLAIMS TO THE FUND OFFICE



Vision Care Benefits are provided through two networks of Providers: **Comprehensive Professional Systems (CPS),** (212) 675-5745, and **General Vision Services** (GVS), (800) 847-4661. You may use either of these networks for your vision services, or you may use a non-network Provider.

### **BENEFITS**

If you are eligible for Vision Care Benefits, you and your covered dependents are entitled to an eye examination and new glasses or contact lenses once every 12 months. If you use a Participating Provider, there are no out-of-pocket costs if the frames and lenses you select are part of the program. If the frames and lenses you select are outside the program, you receive a credit toward your purchase.

#### **COVERED SERVICES**

The Fund pays a Participating Provider a total of \$125. In general, this amounts to \$25 for an exam and \$100 for a pair of frames and/or lenses. If you use a Non-Participating Provider, the Fund will reimburse you up to \$125 for the same package of services.

#### **HOW TO FILE A CLAIM**

When submitting a vision claim to the Fund Office, there are certain rules you need to follow in order to have your claim reimbursed properly. How you file your claim depends upon whether you utilized a network or non-network Provider. To receive a quick and accurate reimbursement, please follow the below directions. **Also,** when submitting paperwork, always remember to include your UBC number. **Network Provider**. All you have to do is provide your name and Social Security Number to the network Provider. The Provider will submit the claim form to the Fund Office for payment. If you receive any of the services described under "Costs" in your SPD, you will also be required to pay your share of the cost.

**Non-network Provider**. When you use a Provider who is not in the CPS or GVS network, you must pay the full fee and submit a claim to the Fund Office for reimbursement. The Fund will pay only the amount it would have paid had you gone to a Participating Provider (up to \$125 for an exam and a pair of frames and lenses).

If you would like to learn more details regarding your Vision Care Benefits, please refer to your SPD or contact our Member Services Department at (800) 529-FUND (3863).

# **PICTURING RETIREMENT –** HOW MUCH WILL YOU NEED?

Saving for retirement is a smart move. But if you're like many individuals today, you might be unsure about how much you may need to save<sup>1</sup> so that you can enjoy a secure retirement.

#### WHERE SHOULD YOU BEGIN?

To help you determine how much you'll need to save, consider this: Many financial professionals recommend that in general, retirement savers will need between 70% and 80% of their final annual income to maintain their current standard of living in retirement. Of course, this is just a quideline, but it may help to use this number as an annual retirement income estimate. When you consider that you could be retired for more than 20 years, it's easy to see that you're going to need to have a lot of money set aside for retirement.1

## WHEN WILL YOU BE READY TO RETIRE?

Although most people assume they will retire in their 60s, that might not happen if they don't have the finances to support their desired standard of living and retirement income goals.

<sup>1</sup> In the 2014 Employee Benefit Research Institute "Retirement Confidence Survey," 24% of workers say they are not at all confident in having saved enough money to live comfortably throughout retirement. 37% indicated that they were "somewhat confident" in having enough money for a comfortable retirement.



## THE ROLE YOUR LIFESTYLE WILL PLAY

How much money you'll need throughout your retirement will depend on your expenses throughout retirement and your personal plans. Certainly, you'll spend more money if you cruise the world than if you cruise your block with your grandchildren. But remember: Even simple relaxation will require a bit of planning.

#### Your Financial Landscape

When you are no longer bringing home a paycheck, your financial landscape may look different than it does today. Some expenses associated with your working life may be reduced or eliminated—but others won't go away. For example:

- You'll no longer be paying Social Security or payroll taxes.
- Your mortgage or other debts may be paid.
- If you own a home, your property taxes will undoubtedly increase.

• Your healthcare costs could rise significantly.

### THE ROLE INFLATION WILL PLAY

Thanks to the effects of inflation, over time, every dollar in your pocket will buy fewer goods and services. So when estimating how much you'll need to retire, it's essential to consider how inflation—the general rise in the price of goods and services—can erode the buying power of each dollar in your retirement account.

Because your cost of living will continue to rise throughout your retirement, you'll probably need to increase the amount you withdraw from your retirement account each year you're retired just to maintain your standard of living.

### YOUR NYCDCC ANNUITY PLAN THROUGH PRUDENTIAL

For more information about your NYCDCC Annuity Plan through Prudential, please visit **www.prudential.com/nycdccbf** or call (877) PRU-2100.

## **NYCDCC WELFARE PLAN: PRESCRIPTION DRUG COVERAGE AT A GLANCE**

Whether you're currently taking prescription drugs or not, it's always important to know how your prescription drug coverage works because you never know when you'll need it. The NYCDCC Welfare Plan provides prescription drug coverage that is administered by Express Scripts. In fact, not only does the prescription drug benefit administered by Express Scripts cover prescription drugs purchased at participating retail pharmacies, but it also features a convenient mail-order pharmacy as well.

Express Scripts maintains a network consisting of major pharmacies including Walgreens, CVS, K-Mart, and Rite Aid, as well as many other chain stores and independent pharmacies. If you are unsure if your pharmacy is in-network, or if you are looking for a participating pharmacy near you, visit **www. express-scripts.com** and click on "Locate a Pharmacy."

When ordering a prescription, you should do your best to choose an in-network pharmacy to increase savings and reduce out-of-pocket costs. Otherwise, if you go to an out-of-network pharmacy, you must pay full cost when you



pick up the prescription. After paying the full cost, you can file a claim with Express Scripts for reimbursement. However, the reimbursement will only be for the discounted amount that would have been paid to an in-network pharmacy, and you will be responsible for paying the difference.

The benefits for in-network retail (up to 34-day supply) and mail-order (up to 90-day supply) pharmacies under Express Scripts are as follows:

- **Preventive Medications:** The plan pays 100%.
- **Generic:** Retail copayment = \$15; Mail order copayment = \$25.
- **Preferred Brand Name:** Retail copayment = \$25; Mail order copayment = \$45.

Non-Preferred Brand Name:
Retail copayment = \$40;
Mail order copayment = \$75.

Remember, if you are taking a maintenance drug (a drug you must take over a long period of time), you must use the mail order program after filling the prescription three times at the pharmacy, or you will have to pay full price. The mail-order program is not only convenient for you, but is also a less costly option.

To learn more about your prescription drug coverage, contact Express Scripts at (800) 939-2091, or visit their website at www.express-scripts.com.

## **Keeping your Beneficiary Designations Up to Date**

Life changes often result in the need 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 people 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 Pension, Welfare 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/member/members-documents/. To check or change your beneficiary for your Annuity benefits, please go to www.prudential.com/online/retirement or call **(877) 778-2100**.

\*Please note that you must change the form from the Fund Office (Pension, Welfare, Vacation), and the form from Prudential (Annuity), for your beneficiary designation to be correct across all Funds.

## **Tool Tim**e

#### 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"), and who is employed by an employer that contributes to the Pension Fund or Plan. may request a statement of his/her accrued benefit from the Pension Fund or 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 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.

#### **Compliance & Ethics Program**

#### Report Misconduct, Fraud, Waste, or Abuse

The New York City District Council of Carpenters Benefit Funds strives to maintain the highest standards of ethics and conduct in all aspects of our operations. Because of this, the Board of Trustees has adopted and implemented a Compliance and Ethics Program (CEP). The CEP explains the Benefit Funds' policies for how we conduct our business and sets forth standards for everybody who works at the Funds.

#### Reporting

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

### **Notes and Reminders**

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

#### Mail:

Julie Block, Chief Compliance Officer New York City District Council of Carpenters Benefit Funds 395 Hudson Street, 9th Floor New York, New York 10014

Work Phone: (212) 366-7533

Confidential Hotline: (646) 484-1665

#### Email:

jblock@nyccbf.org Julie@muellerblock.com 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



### **New York City District Council of Carpenters Benefit Funds**

### **Contact Information**

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

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

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

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