

BENEFITS TOOLBOX



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

NEW OUT-OF-POCKET MAXIMUM TO LIMIT YOUR COVERED PRESCRIPTION DRUG EXPENSES

In accordance with the Affordable Care Act (ACA), the NYCDCC Welfare Fund Plan has set a limit on the annual out-of-pocket costs you could pay for covered services. This limit is referred to as your “Out-of-Pocket maximum.” Once you have reached your Out-of-Pocket maximum for the year, the Plan pays 100% of your covered prescription drug claims.

As stated in the Summary of Material Modifications (SMM) recently sent to eligible participants, the Out-of-Pocket maximum became effective July 1, 2015, and will be prorated through the end of the year. Therefore, for the period beginning **July 1, 2015 through December 31, 2015, the prescription drug Out-of-Pocket maximum will be \$1,500 if you have single coverage, and \$3,750 if you have family coverage. Effective January 1, 2016, the Out-of-Pocket maximum will be \$3,000 per year if you have single coverage and \$7,500 per year if**



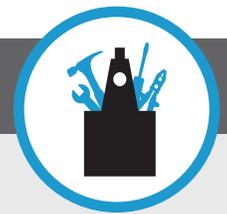
you have family coverage. (*Note- If you are a Retiree, these numbers vary. Please refer to your SMM for more details.)

Please note that only copayments for in-network covered expenses will accumulate toward your annual Out-of-Pocket maximum. You are still responsible for the full cost of non-covered expenses, as well as the difference in cost when you purchase a brand name which has a generic equivalent.

Also note that the Out-of-Pocket maximum for prescription drugs is separate from the Out-of-Pocket maximum for medical and hospital benefits. The medical and hospital Out-of-Pocket maximum remains unchanged.

If you have any questions on how these changes affect your coverage, please call the Member Services Department at (800) 529-FUND (3863).

Message from the NYCDCC Benefit Funds



After a brutally cold winter, and a spring that took a while to warm up, we've now officially reached the dog days of summer. Although the stifling heat that comes with summer can present a whole new set of challenges, we're sure that most of you still prefer this weather over the freezing temperatures and snow that dominated the winter. Regardless of the weather, the NYCDCC Benefit Funds always does our best to provide you useful information about your benefits, as well as your personal and financial health & wellness, and this Summer 2015 edition of the **Benefits Toolbox** is no different.

In this issue of the **Toolbox**, we've used our front page to detail the recent out-of-pocket maximums that were made applicable to your prescription drug expenses, effective July 1, 2015. Previously, there were no limits to the amount of money you could spend out-of-pocket on your prescription drugs. Now, there are limits in place. If you ever reach these limits, all of your expenses are paid 100% by the Plan until the end of the year. To learn more about these limits, please read the front page article carefully and look for the Summary of Material Modifications (SMM) that you should have received in the mail.

This edition of the **Toolbox** also features a two-page layout congratulating the 2015-16 Charles Johnson Jr. Memorial Scholarship winners. 25 winners of the Scholarship received \$3,500 per year for up to four years of an academic program, with a maximum award of \$14,000 per student. This year's winners were also honored with a luncheon. Check out the article inside the newsletter to learn more.

Additionally, this issue of the **Toolbox** discusses two new portions of our website, located at www.nyccbf.org. We now have a "Printable Flyers" section, which participants can go to and read various information about their benefits and the vendors that help provide them. They can also print these flyers to keep with them as references. We have also added an Interactive Voice Response (IVR) user guide to help participants understand how to get information about their benefits through an automated system. Look for these articles to get more details.

Finally, we also covered some personal and financial health & wellness topics in this edition of the **Toolbox**. As you read through the newsletter, you'll find useful articles about skin cancer awareness, getting fit while enjoying the outdoors, simple ways to cut health care costs, and new options you have for your Annuity Fund through Prudential. Make sure you soak in all of this important information!

Here at the NYCDCC Benefit Funds, we continue to be committed to high quality member service. We are very excited with the direction that the organization is headed, and we consistently look for ways to raise the bar each and every day!

Once again, don't forget to check out our website at www.nyccbf.org and our Facebook page at www.facebook.com/nycccbf.

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!



Please Scan
with Smartphone

NEW TO THE WEBSITE: PRINTABLE FLYERS

A new section has been added to the NYCDCC Benefit Funds' website. It's called "Printable Flyers" and it's the page where you can view information related to your benefits and the vendors that help provide them. Not only is viewing these informative flyers simple, but you can now print the flyers for further reference or to share with your family.

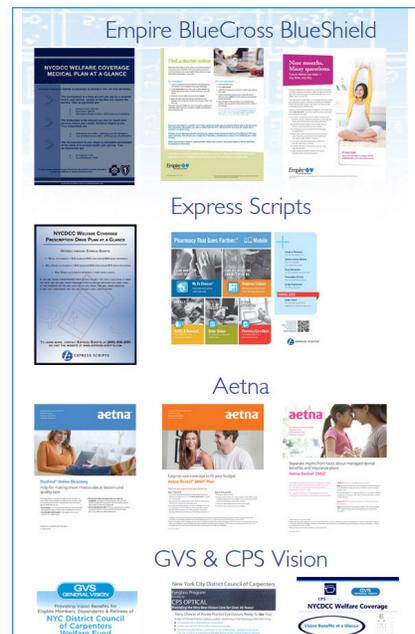
Getting to the section, viewing, and then printing the flyers is simple. All you have to do is:

- 1) Visit the "Printable Flyers" section, of the website by typing www.nycdbf.org/member/printable-flyers/ into your web browser.

- 2) Click on the image of the flyer you would like to view.
- 3) Click the printer icon on the top right corner to print.

It's that easy!

Don't forget to check out this useful new section. We'll be adding more flyers as new information becomes available.



Did you know...

The NYCDCC Welfare Fund covers breast pumps at 100%?



In order to take advantage of this benefit, remember:

- This benefit is covered under the medical plan (administered by Empire BlueCross BlueShield Plan).
- Coverage is available for rental or purchase of breast pumps and the purchase of breast pump supplies.
- Breast pumps must be purchased or rented from an in-network medical provider or a participating Durable Medical Equipment (DME) provider.
- The plan allowance is for 1 (one) breast pump per year (except when a participant/dependent is pregnant twice in one year).
- The coverage applies to any type of breast pump.

To find a participating DME provider, visit the Empire BlueCross BlueShield website at www.empireblue.com and refer to the "Provider Finder," or call Empire BlueCross BlueShield at (800) 553-9603.

NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS ANNUITY FUND

Making It Easier and More Convenient to Manage Your Annuity Fund Account

Your New York City District Council of Carpenters Annuity Fund account is there to help provide you with income during your retirement years. It's an important piece of your overall retirement benefits. And now it's easier and more convenient to manage certain aspects of your account.

Repay your loan with automatic deductions from your bank account

Do you have a loan from your Annuity Fund account? Do you receive a bill every quarter and write a check to Prudential to make repayments back to your account? If so, you may now have your loan repayments made directly from your bank account, just like you would with your other household bills.

To switch to automatic loan repayments, call Prudential Retirement® at **1-877-PRU-2100** (1-877-778-2100) weekdays from 8 a.m. to 9 p.m. ET to speak with a representative.



Prudential

*If you repay your loan through payroll deduction, you will continue to repay in that manner.

Process loans and withdrawals online**

You now have the ability to initiate a loan or take a partial or lump sum withdrawal from your Annuity Fund account online. Access your Annuity Fund account by going to **www.nyccbf.org**. From there,

click the "Annuity" link, then click "Access Your Account" to log in.

Once you have logged in, go to the account details page where you will see loans and withdrawals as options on the left side of the page.

Carefully consider whether a loan or distribution is consistent with your long-term retirement goals.

In-service withdrawals, hardship withdrawals, and installment payments still require you to complete a distribution form. To initiate one of those options, please call Prudential Retirement at **1-877-PRU-2100 (1-877-778-2100) weekdays from 8 a.m. to 9 p.m. ET to speak with a representative, who will provide you with the necessary paperwork.

Access your account

Go to **www.nyccbf.org** and click the "Annuity" link.

Next, click the "Access Your Account" link to log in using your user ID and password.

For questions or more information about the New York City District Council of Carpenters Annuity Fund, please call Prudential Retirement at **1-877-PRU-2100** (1-877-778-2100). Participant Service Representatives are available weekdays from 8 a.m. to 9 p.m. ET.

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SCHEDULED APPOINTMENTS WITH PENSION ANALYSTS NOW AVAILABLE

Great news! NYCDCC Pension Fund participants can now schedule one-on-one meetings with Benefit Funds' Pension Analysts for assistance with pension issues. The pilot program, launched in May, is designed to provide participants with individualized assistance on a variety of pension issues, including retirement options.

You can schedule an appointment with a Benefit Funds' Pension Analyst on Wednesdays from 3:00pm – 5:00pm, and on Fridays from 12:00pm – 2:00pm at the NYCDCC Benefit Funds' office located at 395 Hudson Street, New York, NY, 10014, 9th floor.

So, if you are planning to retire and would like to schedule an

appointment with a Pension Analyst, please call our Member Services Department at **(800) 529-FUND** (3863). Provide the Member Services Representative with information on your pension effective date, and any topics of particular interest to you, so that your application and options package will be ready for you.



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with Smartphone

Have You **LIKED** the NYCDCC Benefit Funds Facebook Page Yet?

- 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 on Facebook and Like our Page at **www.facebook.com/NYCDCCBF**



Summer Prevention Tips— Skin Cancer Awareness



Now that the dog days of summer are here, remember that too much sun, especially without protection, can pose a serious health risk – skin cancer.

Skin cancer is the most common form of cancer in the United States. It is usually caused by overexposure to the sun's dangerous UV rays. In fact, there are more new diagnoses of skin cancer each year than the incidences of breast, prostate, lung, and colon cancer combined.

When discussing skin cancer, it is important to understand that there are three major types: **basal cell carcinoma (BCC), squamous cell carcinoma (SCC), and melanoma**. The first two skin cancers are grouped together as non-melanoma skin cancers. Other unusual types of skin cancer include Merkel cell tumors and dermatofibrosarcoma protuberans.

Here are the basics concerning these skin cancers:

- The vast majority of skin cancers are basal cell carcinomas and squamous cells carcinomas. While malignant, these are unlikely to spread to other parts of the body. They may be locally disfiguring if not treated early.
- A small but significant number of skin cancers are malignant melanomas. Malignant melanoma is a highly aggressive cancer that tends to spread to other parts of the body. These cancers may be fatal if not treated early.

Like many cancers, skin cancers start as precancerous lesions.

These precancerous lesions are changes in skin that are not cancer, but could become cancer over time. Medical professionals often refer to these changes as dysplasia.

Some specific dysplastic changes that occur in skin are as follows:

- **Actinic keratosis** is an area of red or brown, scaly, rough skin, which can develop into squamous cell carcinoma.
- **Moles** are simply growths on the skin that rarely develop into cancer. Most people have 10 to 30 moles on their body that can be identified as flat or raised, smooth on the surface, round or oval in shape, pink, tan, brown or skin-colored, and no larger than a quarter-inch across. If a mole on your body looks different from the others, ask your health care provider to take a look at it.
- **Dysplastic nevi, or abnormal moles**, are not cancer, but they can become cancer (melanoma). People sometimes have as many as 100 or more dysplastic nevi, which are usually irregular in shape, with notched or fading borders. Some may be flat or raised, and the surface may be smooth or rough ("pebbly"). They are often large, at a quarter-inch across or larger, and are typically of mixed color, including pink, red, tan, and brown.

It is also important to know the risk factors for skin cancer:

- **Overexposure to Ultraviolet (UV) light**– Natural sunlight or tanning lamps.
- **Fair skin**– The risk of skin cancer is much higher for whites than for dark-skinned African Americans or Hispanics. This is because melanin helps protect against UV radiation.
- **Older age**– The risk of basal and squamous cell skin cancers increases as people age.
- **Men**– Men are two times as likely as women to have basal cell cancers and about three times as likely to have squamous cell cancers.
- **Chemicals**– Exposure to large amounts of arsenic increases the risk of skin cancer. Workers exposed to industrial tar, coal, paraffin, and certain types of oil may have an increased risk, too.
- **Radiation**– People who have had radiation treatment have a higher risk of getting skin cancer in the area that was treated.
- **Previously having skin cancer**– Anyone who has had one keratinocyte cancer has a much higher chance of having another.
- **Certain long-term or severe skin problems**– Scars from bad burns, areas of skin over bad bone infections, and skin damaged by certain skin diseases are more likely to develop skin cancer, but this risk is fairly small.
- **Family diseases**– *Xeroderma pigmentosum*: This very rare disease makes the skin less able to repair sun damage. This disease tends to run in families. People with this disease get many skin



cancers, sometimes starting in childhood. Basal cell nevus syndrome: This rare condition is present at birth. It causes some people to have many basal cell cancers. It often runs in families.

- **Weakened immune system**– People with weak immune systems are more likely to develop non-melanoma skin cancer. Skin cancers in people with weak immune systems tend to grow faster and are more likely to be fatal.
- **Smoking**– Smoking is a risk factor for squamous cell skin cancer, but it is not a known risk for basal cell cancer.
- **Genetics**– Scientists have found that certain people are more likely than others to develop skin cancer after sun exposure. In these people, certain parts of the normal cells are more sensitive to being damaged by sunlight.

Here are some important tips for skin cancer prevention:

- **Do Not Burn or Tan**
 - Avoid intentional tanning
 - Avoid tanning beds
- **Seek Shade**
 - The sun's rays are the strongest between 10 a.m. and 4 p.m.

- **Wear Protective Clothing**
 - Long-sleeved shirt and pants
 - A wide-brimmed hat and sunglasses
- **Generously Apply Sunscreen**
 - Use a broad spectrum sunscreen with Sun Protection Factor (SPF) 30 or higher for protection from ultraviolet A (UVA) and ultraviolet B (UVB) radiation
 - Apply 15 minutes before going outdoors and reapply every two hours
- **Use Extra Caution Near Water, Snow, and Sand**
 - These surfaces reflect the damaging rays of the sun, which can increase your chance of sunburn
- **Get Vitamin D Safely**
 - Through a healthy diet
 - Take vitamin supplements

Early detection of skin cancers can save your life. Carefully examine all of your skin once a month. A new or changing spot on your body should be evaluated promptly by your doctor.

To learn more about skin cancer, please visit www.skincancerprevention.org.

SCHOLARSHIP WINNERS HONORED AT LUNCHEON



Charles Johnson Jr. Memorial Scholarship Luncheon 2015

On Tuesday, June 9th, 2015, winners of the **Charles Johnson Jr. Memorial Scholarship** ("The Scholarship Program"), were honored at a luncheon. The Scholarship Program is sponsored by the NYCDCC Welfare Fund for unmarried, dependent, biological, or adopted children of eligible members.

Winners receive up to \$3,500 each year to a total of \$14,000 for a four-year academic program or until the child receives a bachelor's degree, whichever occurs first. The child must be enrolled at an accredited college or university.

Scholarship winners were recognized for their accomplishment by the Board of Trustees and received round after round of applause at the luncheon held in their honor. The celebratory atmosphere was marked by all good wishes from the Trustees and numerous remarks of gratitude and appreciation

from the many winners in attendance.

Once again, on behalf of the Board of Trustees, the NYCDCC Benefit Funds congratulates this year's Charles Johnson Jr. Memorial Scholarship winners. Best wishes to these 25 fine young students!



CONGRATULATIONS TO THE 2015-2016 CHARLES JOHNSON JR. MEMORIAL SCHOLARSHIP WINNERS

Student	Member	Local	Student	Member	Local
Emily Cirigliano	Anthony Cirigliano	20	Breffni Neary	Thomas Neary	157
Amanda Dressler	John Dressler	20	Erin O'Neill	Sean O'Neill	157
Deanna Shiverick	Edward Shiverick	45	Emma Philbin	Joseph Philbin	157
Ashley Abadiotakis	John Abadiotakis	157	Stephanie Simoes	Fernando Simoes	157
Eileen Cassidy	Aiden Cassidy	157	Nicholas Smith	Edward Smith	157
Tara Fahy	Gerard Fahy	157	Michael Cavanaugh Jr.	Michael Cavanaugh	740
Allyson Golden	Martin Golden	157	Emily Hirowski	Adam Hirowski	926
Bailey Gribben	Thomas Gribben	157	Holly Asaro	Richard Asaro	1556
Rachel Gunther	Glenn Gunther	157	Katrina Mauldin	Joseph Mauldin	1556
Jane Jonkoski	Darren Jonkoski	157	Greg Maghakian	Gregory Maghakian	2287
Ryan McCormick	Frank McCormick	157	Gabrielle O'Dougherty	David O'Dougherty	2790
Conor McGovern	Michael McGovern	157	Sara Zakrzewski	Krzysztof Zakrzewski	2790
Brandon J. Morley	James E. Morley	157			



Five Simple Ways to Trim Your Health Care Costs While Still Getting the Care You Need

Is it possible to save money on health care services while obtaining the high-quality care you need? The answer is **YES!** Consider these five health care cost-saving tips courtesy of Empire BlueCross BlueShield. Use them as a guide to obtain optimum health care while reducing your out-of-pocket costs.

1. **See doctors and hospitals in your network and save.** When you stay “in-network,” you can get high-quality care and you’ll likely pay a lower portion of the cost.
2. **Shop around for the best price.** Lab tests, X-rays, and procedures like colonoscopies and knee replacements can vary widely in price. Example: An MRI can cost \$300 or \$3000, depending on where you go. The facility you select can have a big impact on your out-of-pocket cost, as well as the total cost to the Fund.
3. **Use generic or over-the counter (“OTC”) drugs** rather than more expensive brand-name drugs, whenever possible. Generics and OTC drugs cost less and can work just as well. Talk to your doctor about making the switch. **(Note: Your prescription drug coverage is administered by the Fund’s prescription benefit manager, Express Scripts.)**
4. **Find a good doctor and get your checkups, immunizations, and tests.** Most “preventive” care is covered at no cost to you. Stay focused on preventive care to help you stay healthy, and identify problems early, when they’re easier and less costly to treat.
5. **Find a local Urgent Care Center.** When you need non-emergency care quickly and can’t get a doctor’s appointment, go to an Urgent Care Center, Retail Health Clinic, or a Walk-in Doctor’s Office instead of the ER. You will likely be treated much more quickly and save hundreds of dollars on a visit.

Making sure you get the care you and your family need is so important. With these tips, you’ll never have to sacrifice quality health care to save money! To learn more, visit www.empireblue.com.

GET FIT WHILE ENJOYING THE GREAT OUTDOORS



Summer is a wonderful time to enjoy everything that the great outdoors has to offer. Participating in outdoor activities can also help you to shed those unwanted pounds or simply increase your feeling of well-being. There are countless ways you can do both.

But before you begin, experts agree, the nature and intensity of physical activity should depend upon:

- **Your present physical condition**– Check with your doctor before starting a new exercise routine.
- **What you enjoy**– Do something you love and you will be more likely to stick with it.

Even simple walking can help improve your heart health, according to the American Heart Association. Due to walking’s simplicity, it also has the lowest “dropout” rate. In fact, research shows that walking at least 30 minutes a day can:

- Reduce your risk of heart disease, stroke, and some cancers.
- Improve your blood pressure, blood-sugar levels, and blood-lipid profile.
- Reduce your risk of osteoporosis.
- Reduce your risk of type 2 diabetes.

Overall, whether you decide to walk, run, bike, hike, or do a related physical activity, be sure to always wear proper clothing and footwear, drink lots of water, use sunscreen, and watch for signs of heat stroke. Also, be sure to consult your physician before engaging in any new physical activities.

To learn more about heart health and how physical activity can help, visit the American Heart Association’s website at www.heart.org.

New Summary of Benefits and Coverage (SBCs) 2015

Your new Summary of Benefits and Coverage (SBCs) was recently mailed to you. It is also available on the Benefit Funds’ website (www.nyccbf.org) in the respective Welfare subsections. If you have any questions, please feel free to call our Member Services Department at **(800) 529-FUND (3863)** or **(212) 366-7373**.

Accessing the Interactive Voice Response (IVR) System

In addition to using the NYCDCC Benefit Fund's website (www.nyccbf.org), or visiting the Benefit Funds Office in person, you can also obtain information about your individual benefits by accessing the Funds' Interactive Voice Response (IVR) system via telephone.

The IVR system provides you with a variety of information options from which to choose including: hours worked, welfare eligibility status, welfare claims updates, vacation hours/check information, pension information, and frequently used forms.

Accessing the IVR system is simple. All you have to do is call **(800) 529-FUND (3863)** or **(212) 366-7300**, press "1" to enter the automated system, and then follow the voice instructions as prompted. Always remember to have your UBC number and personal password on hand.

For further information on how to use the IVR system and options available through the IVR system, please review the IVR User Guide on the website by visiting www.nyccbf.org/wp-content/uploads/2013/12/NYCDCCBF-IVR-User-Guide-June-2015.pdf.

Tool Time

Notes and Reminders

Reminder Concerning Express Scripts' Fraud, Waste, & Abuse Program

Protection of Welfare Fund assets and protection against fraud, waste and abuse are important in the day-to-day operation of the Welfare Fund. In order to enhance these protections, the Board of Trustees implemented the Express Scripts' Fraud, Waste, & Abuse (FWA) program beginning in 2014. Through this program, Express Scripts provides an industry-leading level of prescription drug utilization monitoring.

Program Services include Network Pharmacy Audit, Network Pharmacy Fraud monitoring, and Enhanced Member-Prescriber monitoring. The program provides an ongoing proactive review of all claims using advanced analytics, full investigative services, and detailed reporting, to help control costs and curtail inappropriate drug use. Express Scripts continuously monitors member and prescriber patterns to identify outliers and situations of abnormal utilization or prescribing.

Express Scripts' Special Investigations Unit (SIU) uses directed analytics to identify abusive or fraudulent patterns and examine high-risk scenarios. The SIU department is made up of certified fraud examiners, registered pharmacists, certified internal auditors, statisticians, data-modeling experts, certified pharmacy technicians, registered nurses, and former law enforcement professionals. The program also includes regular detailed reports to the NYCDCC Benefit Funds on investigation findings.

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

- **Phone:** (866) 216-7096
- **Email:** fraudtip@express-scripts.com
- **Website:** <http://www.express-scripts.com/contact/fraudTipHotline.shtml>.

Compliance & 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 Julie Block, 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:

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



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New York City District Council of Carpenters Benefit Funds

Benefit Funds Office 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 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.