

WINTER 2016

BENEFITS TOOLBOX



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

ACCESS THE MEMBER PORTAL USER GUIDE TO HELP YOU VIEW AND MANAGE YOUR BENEFITS



The New York City District Council of Carpenters Benefit Funds would like to take this opportunity to remind you that you can view and manage your benefits by visiting the private Member Log-In area of our website at www.nycCBF.org/login-here/. Our Member Log-In area allows for the secure retrieval of your individual information from the Benefit Funds' system. When accessing our private system, you have the option of viewing many different aspects of your benefits including welfare eligibility, vacation balances, pension estimates, employer contributions, and much more.

To help you avoid confusion and better utilize our system, we have also created a user guide which details how to successfully navigate the system. To access the Member Portal User Guide, you can type www.nycCBF.org/wp-content/uploads/2014/03/Member-Portal-User-Guide.pdf into your web browser. From there, you'll be able to view a 42 page electronic booklet that walks you through every part of the system. **It's that easy!**

To stay on top of your benefits, we strongly recommend that you utilize our Member Portal and the user guide we have provided for you. If you still have questions about the Member Portal, or you are having trouble logging into the private member area, please contact our Member Services Department at **(800) 529-FUND (3863)**.

Message from the NYCDCC Benefit Funds



Well, in the blink of an eye, it's already 2016! While 2015 was a productive year here at the NYCDCC Benefit Funds, we are certainly looking forward to this New Year, and the fresh slate that 2016 brings. With that said, we wish you all a Happy New Year, and we hope you will enjoy the Winter 2016 edition of **Benefits Toolbox**.

In this issue of **Benefits Toolbox**, we chose to put a strong focus on many of the vendors that help us provide you the benefits you receive as a result of being a part of the New York City District Council of Carpenters. As you read through this newsletter, you'll find important information related to Empire BlueCross BlueShield, Express Scripts, Prudential, Comprehensive Professional Systems (CPS), and General Vision Services (GVS). The goal of these articles is to not only help you understand certain aspects of your benefits, but also inform you of ways you can contact and get help from these vendors if you have questions regarding your benefits.

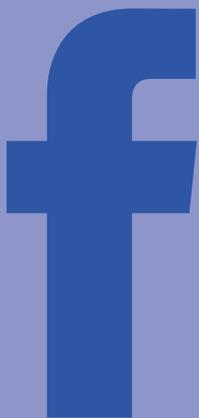
Additionally, this issue of the **Toolbox** also contains a few articles concerning preventive care and wellness. After all, the best way to stay healthy and avoid numerous doctor visits and bills is to do your best to avoid getting sick in the first place! In this newsletter, you'll find tips discussing general preventive care practices, heart health, and how to keep safe while working outdoors in the cold weather.

Finally, as you peruse this newsletter, you'll find an article about the new Member Feedback Form we created and made available on our website. The NYCDCC Benefit Funds is always looking for ways to improve member experience, so we are now offering a chance for you to provide us meaningful feedback as to how we can better service you. Please be sure to read the article to find out more!

The NYCDCC Benefit Funds consistently seeks out new and innovative ways to do our very best to assist you with your benefit questions and needs. We are extremely confident that 2016 will be another great year for all of us as we continue to grow together.

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



“LIKE US” on Facebook!

Visit the NYCDCC Benefit Funds' Facebook Page to get:

- Breaking News
- Retirement Articles & Advice
- Wellness Tips
- Tips For Using Prescription Drug, Medical, Dental, & Vision Coverage
- A More Personal Connection
- And Much More!

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

www.facebook.com/NYCDCCBF



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MEMBER FEEDBACK FORM ADDED TO WEBSITE



In early December of 2015, the NYCDCC Benefit Funds created a Member Feedback Form and made it available on our website at www.nyccbf.org. This Member Feedback Form was created in an effort to allow you to voice your opinions concerning our service and help us understand how we can continually improve your experience as a participant in the Funds.

If you intend to use the Member Feedback Form, please note that you will be required to leave your name, a legit UBC number, a contact phone number, and a description regarding your feedback. Failure to fill out one of these sections, or filling out inaccurate personal information, will result in a lack of response to your form.

Remember, adding this Member Feedback Form is a sincere

effort from us to communicate with you and take all of your thoughts and opinions into consideration. As a result, we expect that, if you do fill out a form, you will do so responsibly and with constructive comments in mind.

To skip the website's homepage and go directly to the Member Feedback Form, you can visit www.nyccbf.org/member-survey/.

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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GET HELP FROM EMPIRE BLUECROSS BLUESHIELD'S TEAM OF NURSE CARE MANAGERS

It's not always easy staying healthy and determining the proper care you need. However, you don't necessarily have to worry because Empire BlueCross BlueShield's team of Nurse Care Managers can help you!

Whether you have a long-term health problem or have recently experienced a hospital stay, Empire BlueCross BlueShield can provide the answers you need to help you get the best treatment possible. As part of your NYCDCC welfare coverage, Empire BlueCross BlueShield makes a team of Nurse Care Managers available to you, at no extra cost, to help you understand your unique situations so that you can maximize your treatment regimens.

You can get the most out of your health plan and have a Nurse Care Manager help you:

- Learn more about your health issue and choices for treatment.
- Talk with your doctors so they're on the same page with your care.
- Look at your coverage so you save money and get the most from your plan.
- Find resources near you, like home care services and local health programs.
- Take steps to make healthy changes in your life.

You can get started by having a Nurse Care Manager contact you, or by calling the Customer Service number on your member ID card and asking to talk to someone on the case management team.

To learn about more programs to help you stay healthy, log in at www.empireblue.com.

GET ANSWERS BY USING EMPIRE BLUECROSS BLUESHIELD'S SECURE MESSAGE CENTER

Do you have questions about your coverage, a claim, or a program? If so, Empire BlueCross BlueShield has a Message Center available on its website to answer those questions! Empire BlueCross BlueShield's Message Center is an easy way to ask a question and get the answer you need. There's no need to worry about your privacy either. Since the Message Center is part of www.empireblue.com, your messages are

private, password-protected, and more secure than email.

The Message Center can help you:

- Update your address.
- Choose a new doctor.
- Ask about a claim.
- Find information about your benefits.

To access the Message Center, log in at www.empireblue.com and go to Customer Support > Message Center > Compose Message. When they answer your message, you will receive an email letting you know to log in to the Message Center to see their response. Also, your messages are saved in case you need to see them in the future.

The Message Center is open 24/7 so that way you can contact them at the most convenient time for you.



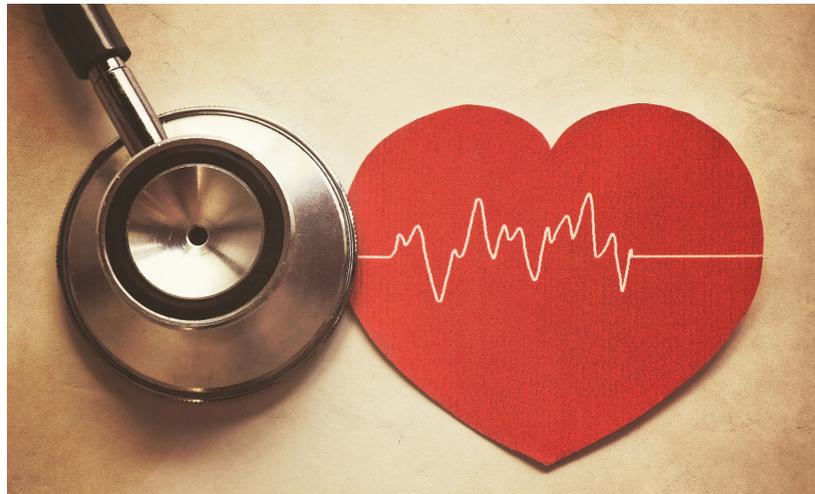
Stay on Top of your Health by Practicing Preventive Care

It is important to visit your health care provider on a regular basis to ensure you are in good health throughout your lifetime. Preventive care, like checkups and screenings, are vital for your health.

Unfortunately, many people tend to fall off track on their doctor visits. However, keeping track of your preventive care is one of the best things you can do for your health. You can stay on top of your health by scheduling a preventive care visit!

Preventive care consists of physical exams, screenings (like mammograms and colonoscopies), vaccinations (like flu shots), and lab tests to check your cholesterol, sugar levels, and more.

These exams, tests, and screenings help make sure your body is working properly. This type of care also assists your doctor in finding medical problems early and treating them before they become serious. If you delay these preventive care visits, potential medical problems you may not know you have will become bigger problems that will become more complicated (and possibly more expensive) to treat. Not only will these visits help you maintain a healthy life, but many preventive care visits are covered by Empire BlueCross BlueShield



at no cost to you. **(If you are not sure about which preventive care visits qualify as “no cost,” you can contact Empire BlueCross BlueShield directly at 800-553-9603).**

Additionally, you can also learn when and how often you need to schedule preventive care visits to your doctor for you and your children by visiting www.empireblue.com. Under the “Health and Wellness Tab,” you can click “Preventive Health Care Guidelines” for a summary of the recommendations of several national health care authorities.

As you consider your potential exams, tests, and screenings, also note that *Preventive care* often gets confused with *diagnostic care*. There is a significant difference between the two. Preventive care helps protect you from getting sick, and diagnostic care is used to find the cause of existing illnesses.

For example: Your doctor may suggest you have a colonoscopy because of your age when you have no symptoms. That’s preventive care. But if you have symptoms and your doctor suggests a colonoscopy to see what’s causing them, that’s diagnostic care. Your doctor may also suggest that you schedule a physical exam for your yearly check-up, which is preventive care. However, if you are not feeling well and your doctor suggests you schedule a physical exam to find out what may causing your sickness, that’s diagnostic care.

Remember, even if you are feeling healthy, it’s important to call your doctor and make sure you are up to date with your preventive care needs so that you can stay healthy in the future.

TAKING LOANS FROM YOUR ANNUITY ACCOUNT CAN BE COSTLY



Are you thinking about taking a loan from your Annuity Fund account to help with current financial demands? If so, you may want to think again before making a decision. You may have heard that taking a loan is a great way to get extra money, especially when times are tough. However, there is a lot you'll need to consider first. Just because a loan may be available through your Annuity Fund account, it doesn't mean that it's a good idea to take it. You should be sure to consider the disadvantages of prematurely tapping into your retirement income source. Do your best to arm yourself with facts and then proceed carefully.

The ability to take a loan from your Annuity Fund account can give you a good deal of flexibility if you need to access cash. For a General Purpose Loan, you can take a loan with a repayment period of up to 5 years. If you are taking out a loan to purchase your primary residence, you can take a loan with a repayment period of up to 10 years. Members make repayments to their loans through personal checks, money orders, or by having the designated amount electronically withdrawn from their bank account.

But remember this: When you borrow money from your retirement account, you're actually borrowing money from *yourself*—and from your *financial future*. Before you decide whether or not a plan loan may be right for you, be sure to review the table on

the following page which outlines the disadvantages of taking a loan.

NEED HELP DECIDING?

Before you take a loan from your Annuity Fund account, be sure to consider all of your financial options carefully. Chances are, you may have other sources of funds that could help you meet your immediate need for cash—and still enable you to keep your retirement dreams on track.

If you would like personal assistance in weighing your alternatives before initiating any loan from your plan account, you may wish to consult a financial professional. You can also contact a Prudential Member Services Representative by calling **877-PRU-2100** toll free, Monday through Friday, from 8 a.m. to 9 p.m., ET.

When it comes to loans, the bottom line is this: Your retirement account is intended for your long-term financial security. If you're looking to tap into your account before you retire, proceed carefully. Your retirement income may depend on it.

***The availability of loans is subject to your plan provisions. Check with Prudential Retirement® or your plan administrator for details.**

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

Loan disbursements are not treated as a taxable distribution or subject to federal taxes or penalties unless IRS rules are violated or the loan is in default. This information has been provided for your benefit and is not intended or designed to be tax advice. Prudential is not a tax advisor. You should speak with your tax professional to determine if there are any tax implications related to your preferred distribution option.

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DISADVANTAGES OF RETIREMENT LOANS

Borrowing money from your retirement savings could end up **costing you a lot** in the long run:

- When you take a loan, the money you've borrowed "earns" only the interest rate you pay (which is determined at the time you take out your loan). This may wind up being less than what your money could have earned if you had left it in your account. (From an investment standpoint, this may make a plan loan **far more costly** than any other type of loan.)
- If you leave your organization or retire before you have repaid your loan, you may be required to pay off your loan within 80 days. If you don't do so, the amount of your outstanding loan balance is considered a **taxable distribution** by the IRS—and it will become subject to income tax and may be subject to a 10% early withdrawal penalty if you're under age 59½ at the time your unpaid loan balance is classified as a distribution.



EXPRESS SCRIPTS CHANGES FORMULARY FOR 2016



Effective January 1, 2016, your "Formulary," which is a list of preferred vs. non-preferred prescription drugs, was changed by Express Scripts. Any medications that were removed from the Formulary will no longer be covered. As a result, if you want to continue using these medications, you will be required to pay the full retail price of the prescription if you refill it after January 1.

***However, there is an appeal process- (See below for more details).** If you do not plan to go through the appeal process, you

should then talk to your doctor about recommended alternatives.

Please note that these changes are being made by Express Scripts with your best interests, as well as those of the Plan, in mind. Each year, Express Scripts seeks out the best medications available and negotiates for the least expensive prices possible. This is why the Formulary often changes year to year. Remember, Formulary changes are **NOT** a change in benefits. You will still be covered under the same prescription rules and co-pays. The only changes that are taking place involve the types of medications that are covered or not covered under the Formulary.

Those of you who were directly affected by these Formulary changes should have already received notification directly from Express Scripts revealing the specific details of these changes and alerting you of your alternative options. For those who were not affected by these changes, but would still like to view the list, you can do so by visiting www.express-scripts.com.

*If you have medical proof that you must take a certain prescription drug that is either not covered under the new formulary, or moved to non-preferred status, you do have a right to appeal to Express Scripts. To begin your appeal process, please contact Express Scripts directly by calling the phone number listed on your ID card.

KEEP SAFE WHILE WORKING OUTSIDE IN THE COLD WEATHER

We've now entered that time of the year again, when the weather starts getting colder, and each day it seems harder and harder to get out from under the covers and into the freezing temperatures. Unfortunately, as much as we'd like to spend our time indoors relaxing by the warm fireplace, many of us have no choice but to be outside working. If you're one of those people, start preparing yourselves now before it's too late!

Illnesses are very common in cold weather. According to the National Centers for Disease Control and Prevention, hypothermia, frostbite, chilblains and trench foot are some of the conditions caused by lengthy exposure to freezing temperatures.

Additionally, the winter weather also creates hazards such as slippery roads and strong winds. It is extremely important to take all of the precautions necessary to control these hazards in and around the workplace, as well as prevent any illnesses that can occur from the plummeting weather.

Here are some things you can do to ensure a safe and healthy winter:

- **Wear Proper Clothing.** Layering is key to staying warm in the cold weather.



Wearing layers is convenient because you can take off or add layers to adjust to the change in temperature. Layering provides better insulation.

– **Helpful tip-* Wear at least three layers of clothing- a waterproof outer layer to protect against rain or snow, and thermals, under your regular clothing, as an inside layer to maintain warmth.

- **Be familiar with the Warning Signs of Frostbite.** Numbness, loss of feeling, or a stinging sensation are the early warning signs. Protect your hands, ears, and neck by wearing waterproof gloves, a warm hat, and a scarf.
- **Be Cautious of Slippery Conditions.** Icy sidewalks are the cause of many slips and falls. Don't forget about your feet! Wearing insulated and water resistant boots or rubber over-shoes with good rubber treads can help prevent falling on slippery roads and surfaces.

- **Watch for Falling Ice.** Icicles build quickly and can become dangerous. Pay attention to signs for falling ice and be aware of your surroundings as you walk near tall buildings.
- **Consume Warm Food and Drinks.** Eating warm food like soup, chili, and hot meals, as well as drinking warm drinks like hot tea, coffee, or cocoa will help you stay warmer throughout the day.

It's important to take these precautions both on the job and off. Remember, not everybody is as cautious as you are. Be aware of your surroundings while working outside in the cold weather. Talk with your fellow members and make sure to look out for one another. Don't worry, winter will be over before you know it. Stay safe and stay warm!

FEBRUARY IS AMERICAN HEART MONTH

February is American Heart Month and nobody out there should neglect how important heart health is! In fact, did you know that heart disease is the leading cause of death for both men and women in the United States? Every year, 1 in 4 deaths are caused by heart disease.

Uncontrolled high blood pressure is a leading cause of heart disease and stroke. More than 67 million Americans have high blood pressure. People with high blood pressure are 4 times more likely to die from a stroke and 3 times more likely to die from heart disease, compared to those with normal blood pressure.

High blood pressure often shows no signs or symptoms, which is why having your blood pressure checked regularly is important.

How to Control your Blood Pressure:

- Ask your doctor what your blood pressure should be. Once you know what your blood pressure should be, you can track it over time and set a goal to meet it.

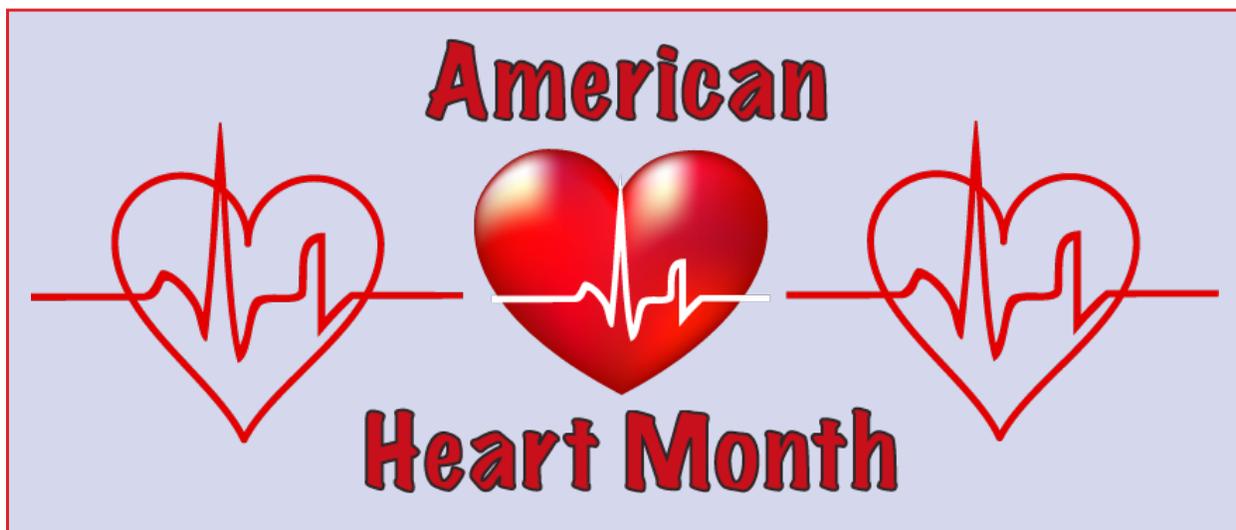
- Take your blood pressure medicine (if necessary) as directed. Make sure you set an alarm to help you take your medication at the same time as directed.
- Quit smoking - or don't start to begin with!
- Reduce your Sodium intake. Too much Sodium raises blood pressure.

Tips to maintain a healthy heart:

- Use spices to season your food, **NOT SALT!**
- Incorporate plenty of physical activity and exercises into your daily routine.
- Limit or avoid trans-fat and saturated fat in your diet. Add more fruits and veggies instead.
- Maintain a healthy weight.
- Get enough quality sleep.

To learn more about how to take better care of your heart, you can visit www.heart.org.

*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.



HOW DOES YOUR HEARING BENEFIT WORK?

Eligible members and your covered dependents qualify for a hearing benefit once every four years. You may receive benefits from any hearing provider. However, you will receive the highest level of coverage when you use the network of Participating Providers affiliated with **Comprehensive Professional Systems (CPS)** or **General Vision Services (GVS)**.

COVERED SERVICES

You may obtain benefits at any provider with whom GVS and CPS have negotiated special discounts on your behalf. For a listing of Participating Providers, you can call **GVS at (800) 847-4661** or **CPS at (212) 675-5745**. Coverage is provided at no cost to you at a CPS Provider and for a \$145 Copayment at a GVS Provider for the following:

- A hearing evaluation;
- A behind-the-ear, in-the-ear, or otosonic hearing aid, or any comparable manufacturer's hearing aid;
- A battery for your hearing aid, with a one-year guarantee; and



- Unlimited services of your hearing aid for one year.

If you select a hearing aid that is not part of the Fund's package, you may have to make additional payments.

When you go to a Non-Participating Provider, you will have to pay for the services you receive and submit a claim to the Fund Office. The Fund will reimburse you the same amount it would have paid if you had gone to a Network Provider, up to a maximum benefit of \$350 for each ear, once every four years. The benefit is available to all eligible family members.

HOW TO FILE A CLAIM

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.

Non-Network Provider.

When you use a Provider that is not in the CPS or GVS networks, you must pay the full fee and submit an itemized receipt to the Fund Office for reimbursement. Be sure to keep a copy of the itemized receipt for your own records.

If you have any further questions, please contact our Member Services Department at (800) 529-FUND (3863).

Do You Have Questions About Your Medical Coverage?

CONTACT EMPIRE BLUECROSS BLUE SHIELD AT (800) 553-9603,
OR VISIT THEIR WEBSITE AT WWW.EMPIREBLUE.COM.



**EMPIRE BLUECROSS BLUE SHIELD WILL ASSIST YOU
WITH ALL OF YOUR MEDICAL COVERAGE QUESTIONS.**

Tool Time

Pension Withholdings

Please keep in mind that you may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Plan. If you would like to change your withholding options, please go to the Benefit Funds' website at www.nycgbf.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 & 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

Notes and Reminders

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@nycgbf.org
Julie@muellerblock.com
complianceandethics@nycgbf.org

Website:

Visit www.nycgbf.org and click on the "Report a Compliance Issue" link located at the bottom of the screen.

NYC District Council of Carpenters Benefit Funds
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New York City District Council of Carpenters Benefit Funds

Benefit Funds Office Contact Information

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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.