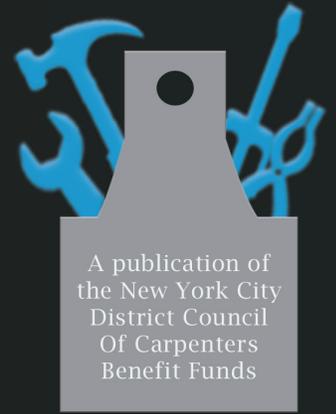


Early Season 2021

BENEFITS TOOLBOX



A Message from the Executive Director Kristin O'Brien, LMSW, CEBS

First and foremost, I'd like to wish you and your families a very happy and healthy 2021!

As most of you now know, I was appointed Executive Director of the Benefit Funds in September of 2020.

To say that 2020 was a challenging year would be an understatement. We all faced the harsh realities that COVID-19 brought with it; fear/anxiety, illness, financial hardships, and most sadly, in some cases, the loss of loved ones. We offer you our deepest condolences if you have lost a loved one. We thank you for your patience as the Fund Office adjusted to new working conditions, including temporary periods of remote work and limits on in-person consultations. I truly believe that knowing you're not alone, and that we're all in it together, provides a certain level of comfort and strength to keep going. We had our moments of uncertainty,

difficulty, and frustration, but we came together and persevered. Now, as we enter 2021, we can do so with fortitude and renewed optimism for the future.

“today's patience
can transform yesterday's
discouragements
into tomorrow's discoveries.
Today's purposes can
turn yesterday's defeats
into tomorrow's
determination.”

As we set our agenda for the direction of the Benefit Funds for 2021 and beyond, we'll be looking to explore and utilize emerging technologies to better serve the membership and enhance the member

experience. This includes a redesign/revamp of the member portal on the Funds' website and possible future projects such as a NYCDCC Benefit Funds app for smartphones. In addition to improved technologies, we'll be focused on initiatives to reduce stigma around mental health and substance abuse, as well as initiatives on preventive care. Additionally, we'll be looking for ways to enhance member and employer relations and provide easy-to-understand benefits communications to the membership.

I look forward to this new year and all that it may bring. There will be good days and there will be bad, but in the words of William Arthur Ward, “today's patience can transform yesterday's discouragements into tomorrow's discoveries. Today's purposes can turn yesterday's defeats into tomorrow's determination.”

ANNUAL REMINDER:

“Breaks in Service” Can Impact Your Future Pension Benefits

Your service credit, pension calculation, and pension eligibility can be affected if your Covered Employment is interrupted before you have qualified for a vested benefit. The effect of such an interruption depends on whether the interruption is a “one-year break in service” or a “permanent break in service.”

One-Year Break in Service

You have a one-year break in service when you fail to earn at least one-quarter of a Vesting Credit (300 hours) during a calendar year.

The following absences are not considered a break in service:

- Periods of qualified military service during which you are entitled to service credit under Section 414(u) of the Internal Revenue Code.
- Absence from work for maternity or paternity reasons due to pregnancy, the birth of your child, placement of a child with you in connection with an adoption, or to care for a child immediately following birth or adoption. Under this provision, up to one-quarter of a Vesting

Credit is granted (1) in the year such absence begins, if necessary, to prevent a one-year break in service in that year, or (2) in the year following the year the absence began.

- If you receive a Disability Pension under this Plan, recover, and return to Covered Employment before the end of the third month following the last month for which you received a Disability Pension, a special rule may help prevent a break that would otherwise occur in the calendar year in which you return to Covered Employment. As long as you have at least 300 Hours of Service in the 12-consecutive-month period immediately following the date you returned from disability, you will not incur a

one-year break in the calendar year of your return.

- Qualifying periods of absence of up to 12 weeks under the Family and Medical Leave Act (FMLA) will not constitute a break in service if you return to employment in the period required under the FMLA.

Unless one of the rules above applies, periods of disability will NOT prevent a break in service.

Remember, if you have a one-year break in service before becoming vested, you will no longer be an Active Participant in the Plan. Further, if you have a one-year break in service after becoming vested, you will no longer be an Active Participant in the Plan, but you will be a Deferred Vested Participant.

A one-year break in service may be temporary and subject to repair. If you return to Covered Employment before you have a “permanent break in service” and earn at least 870 Hours of Service within any two consecutive calendar years, your previously earned

(Continued on page 3)

ANNUAL REMINDER: “Breaks in Service”

(Continued from page 2)

Vesting Credits and Benefit Credits will be restored.

One-Year Break in Service Example:

John started working in February 2014 and became a Plan Participant on January 1, 2015 after working 870 hours in 2014. John earned 3 Vesting Credits between January 1, 2015 and December 31, 2017. John did not work at least 300 hours in 2018 which resulted in a one-year break in service as of December 31, 2018.

If John returns to work and earns 870 hours over a consecutive two-year period **before** he has a permanent break in service, he will again become a Plan Participant and recover the 3 Vesting Credits earned.

Permanent Break in Service

If you have a permanent break in service, you will forfeit all of your Vesting Credits and Benefit Credits, and you will not be eligible to have that service restored.

If you have at least one Hour of Service on or after January 1, 1999, you have a permanent break in service if you have five or more consecutive one-year breaks in service and had earned fewer than five Vesting Credits before the break began.

If you do **NOT** have at least one Hour of Service on or after January 1, 1999, you

have a permanent break in service if:

- You have earned fewer than five Vesting Credits and have five consecutive one-year breaks in service, or
- You have earned at least six but fewer than ten Vesting Credits and the number of one-year breaks in service equals or exceeds the Vesting Credits earned before the break.

When you have a permanent break in service, you permanently lose all Vesting Credits and Benefit Credits (and/or credit earned under the benefit formula) earned before the break and your participation is cancelled. Your service credit cannot be restored even if you later become a Plan Participant.

Permanent Break in Service Example:

Phil started working in March 2011 and became a Plan Participant on January 1,

2012 after working 870 hours in 2011. Phil earned 2 Vesting Credits between January 1, 2012 and November 12, 2014. Phil did not work at least 300 hours in 2015 which resulted in a one-year break in service and he did not return to covered employment for the next 5 consecutive years. Because Phil incurred five consecutive one-year breaks in service, as of December 31, 2019, he permanently lost the 2 Vesting Credits earned. Phil’s credit cannot be restored even if he becomes a Plan Participant again in the future.

If you have questions concerning breaks in service and how they may impact your pension, you can view the Summary Plan Description on the Benefit Funds’ website at www.nycgbf.com/wp-content/uploads/2016/06/Pension-SPD.pdf or you can call Member Services at (800) 529-FUND (3863).



New York City District Council of Carpenters

BENEFIT FUNDS

If you have questions regarding your pension, you can contact our Member Services Department at
(800) 529-FUND (3863)

New Forms Provided by Fund Office for New York State Paid Family Leave in 2021

As you know, the NYCDCC Welfare Fund (the “Fund”) has been providing Paid Family Leave (“PFL”) under the Fund’s plan of benefits since the New York State PFL law became effective on January 1, 2018. The Fund’s PFL has been provided on an insured basis through Wesco Insurance Company. The Fund will continue to provide the benefit in 2021. However, the way the PFL is being provided is changing from an insured basis to a self-insured basis. Specifically, the Fund has been approved by New York State to provide the PFL benefit on a self-funded basis. The Fund has contracted with Amalgamated Employee Benefits to administer

PFL benefits, beginning on January 1, 2021.

PFL requires job-protected, paid time off from work for employees:

- to care for a seriously ill family member;
- to bond with a newborn, adopted, or foster child;
- for military exigency (as defined by the Federal Family Medical Leave Act); or
- for self or minor dependent COVID-19 Quarantine.

Under PFL, full-time employees, which are defined by PFL as employees with a regular schedule of 20 or more hours per

week, are eligible for coverage after 26 weeks of consecutive employment, and part-time employees are eligible after 175 days of employment.

If you would like to apply for PFL, you can find the new forms on the Funds’ website at www.nyccbf.com/member/members-documents/.

To learn more about PFL, you can visit the official website of New York State at www.ny.gov/programs/new-york-state-paid-family-leave. If you have questions for the Fund, you can contact Member Services at **(800) 529-FUND (3863)**.

Check out the NYCDCC Benefit Funds Website!

The screenshot shows the website interface with the following elements:

- Navigation Tabs:** HOME, ABOUT US, MEMBER, EMPLOYER, NEWS & MEDIA, CONTACT US, FAQ
- Member Services:** Member Feedback Form, Member Log In, Member Portal & User Guide
- Language Support:** Bienvenidos, Welcome, Willkommen, Bienvenue, 你好, 歡迎, 歡迎, 歡迎, 歡迎
- Services:** PFL User Guide, Member Portal User Guide
- Language Assistance:** Addition of 3 New Discrimination and Foreign Language Assistance

New York City District Council of Carpenters Benefit Funds
 The mission of the Benefit Funds Office is to properly administer the plans of benefits and deliver superior service to our members in all respects. The New York City District Council of Carpenters Benefit Funds are administered by a joint Board of Trustees consisting of union-designated and employer-designated trustees. The Board of Trustees is responsible for establishing benefits, adopting rules and regulations, and overseeing the operations of the Funds, with the assistance of

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

PLEASE SCAN WITH SMARTPHONE



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

TAKE CHARGE OF YOUR HEALTH IN 2021

Courtesy of MSK Direct in Collaboration with the NYCDCC Welfare Fund

Ariel was a healthy mother of two when she was diagnosed with breast cancer. “We were all so surprised because I have no family history of cancer. It really rocked our world,” she says. After feeling a lump, her doctor encouraged her to get a mammogram. “I went for my screening, and thank goodness I did, because they found early signs of breast cancer. I jumped into treatment at Memorial Sloan Kettering Cancer Center (MSK) fairly quickly.”

Taking active care of your physical health is one of the most important steps toward a healthier life. The month of February is National Cancer Prevention Month and the NYCDCC Welfare Fund has partnered with MSK to help raise awareness about the importance of screening and prevention. Screenings can lower your risk of cancer because they can help detect cancer early when it's easier to treat.

“It is crucial for people to keep up with their routine screenings

and not put off their care,” says MSK’s Physician-in-Chief and Chief Medical Officer Lisa DeAngelis. “Cancer is not going away.”

The number of preventive cancer screenings in the United States has fallen during the COVID-19 pandemic, but medical experts say it’s now safe to get screened because of the many safety precautions healthcare providers have put in place.

“We would rather help people prevent cancer than treat them for it,” says Luis Diaz, Head of the Division of Solid Tumor Oncology. “That’s why MSK has created smart, simple resources to help you in your journey to better health and cancer prevention and continue to provide essential screenings in a safe and healthy environment.”

Ariel believes early detection saved her life. “Even if there is a pandemic, it is still important to prioritize your health and well-being. Be proactive. A lot of things can be caught early.”

Cancer screening is important, so don’t wait. Please take MSK’s short assessment to get personalized screening recommendations and tips on how to lower your risk for cancer. In less than five minutes, you can take the first step toward taking charge of your health. Visit www.mskcc.org/direct/nycdcc/screening.

MSK follows strict safety measures to make sure patients continue to receive world-class cancer care in the safest environment possible.

If you or a loved one are interested in seeking cancer care or guidance from MSK, please reach out to the experts on your MSK Direct team. Appointments are available at all MSK locations in New York and New Jersey. MSK also offers remote services. Call MSK Direct on the NYCDCC Welfare Fund’s dedicated phone line at: **(833) 786-3368** or visit www.mskcc.org/nycdcc.



Cancer care can’t wait. And you’re already covered.

If you have symptoms or have been diagnosed with cancer, please don’t wait to connect with our experts. Memorial Sloan Kettering’s world-class cancer care is in-network for NYCDCC Welfare Fund participants and their families.

Reach a cancer expert today through your dedicated MSK Direct number: **833-786-3368**.

Always here.
Always will be.



Memorial Sloan Kettering
Cancer Center

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ANNUAL REMINDER: Divorce and Your Benefits

A divorce can be a very difficult process. There are many issues that need to be considered, including your health, life insurance, accidental death and dismemberment (“AD&D”), vacation, and retirement benefits. The following information explains the steps you need to take to ensure that you satisfy your notice obligations to the Funds and should assist you in considering the impact of your divorce on your benefits.

- **Health Benefits:** Your former spouse will remain covered under your Welfare Fund coverage until the last day of the month in which the judge signs your divorce judgment. **It is extremely important that you notify us of your divorce and provide a copy of your divorce judgment to the Welfare Fund as soon as possible because your former spouse’s coverage will terminate at the end of the month in which the judge signed the divorce judgment. You and your former spouse will be responsible for reimbursing the Welfare Fund the cost of any benefits and premiums paid on behalf of your former spouse or former stepchildren after the last day of the month in which the judge signed the divorce judgment. In addition, in order for your former spouse or former stepchildren to be eligible for COBRA coverage, you or your former spouse must provide notice of your divorce within 60 days**

of the date of divorce. If the Welfare Fund does not receive notice of the divorce within 60 days of the divorce, your former spouse and stepchildren will lose the right to COBRA eligibility. As noted, a delay in timely notification will also make you liable for any health claims and premiums paid by the Welfare Fund after your spouse and stepchildren ceased to be eligible. Even if you think your former spouse has provided notice, we urge you to provide notice to eliminate any doubts since you will both be financially responsible for any claims paid in error and you and your current dependents risk losing health coverage if reimbursement is not made to the Welfare Fund. If you are a Retiree and your ex-spouse received Welfare Fund Retiree Coverage, the cost of your monthly premium will be reduced.

- **Life Insurance/Accidental Death and ismemberment Benefits:** A divorce does **not** change your beneficiary or invalidate your prior designation of your former spouse as beneficiary for your life insurance and AD&D benefits. If you wish to change your beneficiary for these benefits, you must submit a new beneficiary designation form to the Fund Office. You can obtain a beneficiary designation form by calling Member Services or visiting our website at www.nyccbf.org.

- **Vacation Benefits:** As with life insurance and AD&D benefits, a divorce does not change your beneficiary or invalidate your prior designation of your former spouse as beneficiary for your vacation benefits. If you wish to change your beneficiary for your vacation benefits, you must submit a new beneficiary designation form to the Fund Office. You can obtain a beneficiary designation form by calling Member Services or visiting our website at www.nyccbf.org.
- **Division of Pension and Annuity Benefits through a Qualified Domestic Relations Order:** If a portion of your benefits from the Pension Fund or the Annuity Fund is to be awarded to your ex-spouse, you will have to obtain a **Qualified Domestic Relations Order** (“QDRO”) from the Court. A QDRO must meet certain requirements, which are described in the QDRO Procedures for the Annuity Fund and the Pension Fund. You can obtain the QDRO Procedures for the Pension Fund by visiting the Funds’ website at www.nyccbf.org/member/pension. You can obtain the QDRO Procedures for the Annuity Fund by visiting www.nyccbf.org/member/annuity. In order to avoid unnecessary legal expenses and delay, please make sure you or your QDRO preparer submit a draft QDRO to the Fund Office for pre-approval before submitting the

(Continued on page 7)

ANNUAL REMINDER: “Divorce and Your Benefits”

(Continued from page 6)

proposed order to the court. Because the process can sometimes take a long time, ***we strongly encourage you to start the process of obtaining a QDRO as soon as possible so that there are no delays when you apply for your pension or to obtain a distribution, loan, or other withdrawal from your Annuity Fund account.***

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

➤ **Pension and Annuity Benefits When There is No QDRO:** Even if your ex-spouse is not entitled to a portion of your retirement benefits through a QDRO, you should review your beneficiary

designations. Sometimes people mistakenly believe that a waiver of retirement benefits in a divorce judgment or separation agreement automatically invalidates the previous designation of an ex-spouse for Pension or Annuity benefits. That is not true. In fact, depending on the circumstances, the Benefit Funds may be required to pay benefits to the last beneficiaries you designated. It may not matter that you divorced your last beneficiary or that your ex-spouse agreed to waive his/her rights to your benefits in your separation agreement or other waiver. In short, if you have not changed your beneficiary designation in writing with the Fund Office and Prudential, and assuming your pension benefits are not in pay status, your former

spouse may receive your benefits after you die even if that is not what you intended. Fortunately, it is very easy to change your beneficiary designation if your benefits are not in pay status if that is what you want to do. To check or change your beneficiary for your Pension benefits, please contact the Fund Office at (800) 529-FUND (3863). You can also find the form on our website at **www.nyccbf.org**. To check or change your beneficiary for your Annuity benefits, please visit **www.prudential.com/online/retirement** or call (877) 778-2100.

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

“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 →



Making your account more secure.

Secure · Simple · Green

Online registration = extra security for your account

We do everything we can to protect your account's security. One way you can help is by registering your account online. Fraudsters have been known to set up online accounts with financial services companies using personal information from actual account holders. That's less likely if you're already registered.

Added ease in uneasy times

In light of the volatility that has hit markets recently, find comfort in the ease and convenience of managing your account online.

My financial life

When you register your account online, you'll have access to the My Financial Life account feature, with tools to help take charge of your financial wellness. Under the "My Financial Life" tab, you can:

- Benefit from information/webinars on weathering market volatility
- Take a financial self-assessment
- Try the budget planner
- Access the debt manager
- Use the student loan assistance tool
- Read up on financial topics that matter most to you

To register your account:

Go to prudential.com/nycdccbf
Click **Log In**. Select **Register Now** under **New User**.

1. Enter the last four digits of your Social Security number, your date of birth and ZIP code. Click **Next**.
2. Enter your email address. Then create a username and password. Click **Create Account**.
3. Enter your email address and phone number. Click **Next**.
4. Designate your primary email address. Check the box to enroll in e-delivery of account statements and documents. Click **Next**.
5. Choose a security question and provide an answer. This is an extra measure to verify your identity and protect your account. If you wish, allow your device to be "remembered" for future visits to the site. Click **Submit**.
6. When your registration is complete, you'll see the Registration Is Complete screen. Click **Log in** to return to the login screen.

Make the most of your retirement income account—register online today!



Registering your account online puts your financial future at your fingertips. Whether it's to check your balance or get help juggling your financial priorities, we've got you covered.

Go green with e-delivery

Keep the benefits going by signing up for e-delivery to directly receive transaction confirmations, account statements and helpful financial wellness tips. You'll be helping the environment and boosting your account security at the same time.

Additional security for your protection

As a security measure, you'll have **limited access** to your account. A **letter** sent by mail will give you a **six-digit code**. Enter the code for full access to your account. Until you do, the following functions will be **hidden or disabled**: personal information, address changes, bank information, payment settings, loans, and withdrawals.

These security measures are designed to protect your account when you first register for online access. This is an online restriction only. You may still initiate personal information changes by phone at any time by calling Prudential at **877-PRU-2100**.

For assistance, call a Prudential participant service representative weekdays from 8 a.m. to 9 p.m. ET.



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Navigating Treatment for Substance Use and Mental Health in a Pandemic

The Center for Disease Control (“CDC”) recently stated that 40% of adults have reported struggling with mental health, substance abuse, or suicidal thoughts related to COVID-19, with essential workers being the most affected group. The University of Baltimore found that drug overdoses rose by almost 18%, and alcohol sales have increased by more than 25% during the pandemic. There is no question that the same behaviors of social distancing, isolation, and quarantining that reduce the spread of the virus can lead to negative feelings that increase substance abuse. This has created a secondary crisis in the United States. If you or a loved one is struggling with substance abuse and/or mental health issues and looking for help, it can be hard to know where to begin. There are a lot of predatory marketing practices and information online that are meant to entice you into pursuing expensive, substandard treatment for company profit. That is why it is important to look to us first if you need help!

The NYCDCC Welfare Fund’s Members Education & Network for Dependency (“MEND”) program is designed to help members and/or their dependents navigate treatment for substance abuse and mental health issues, and cut through confusion. The MEND Program provides confidential assistance from licensed clinicians through the following services:

- Referrals to appropriate level of treatment including inpatient and outpatient treatment for substance abuse and mental health,

- Case management and Coordination of Services with outside providers,
- Supportive services, and
- Education.

MEND provides the necessary support to ensure members and dependents receive appropriate level(s) of care so that there is no need to look for help alone! However, if you happen to look for treatment on your own, we want you to be aware of some common predatory marketing tactics:

- **Misrepresenting insurance coverage.** Members have both in and out-of-network benefits available to help cover the cost of treatment. Facilities may say they accept your insurance without disclosing the fact that they are an out-of-network provider or disclosing the full cost of treatment. When using out-of-network benefits, members are responsible for 30% of their treatment costs, as determined by the facility.
- **Promises to not bill for certain expenses.** In order to entice potential clients, marketers may offer to pay upfront costs for things like plane tickets or transporting clients to facilities. While these offers sound like you are getting a service for free, it is illegal for facilities to pay for these expenses without billing you. All offers should be signed in writing to ensure you understand the financial commitment you are making. Additionally, if things do not go

as planned, you may be left to find your own way home.

- **Suggesting large loans to cover the cost of treatment.** Quality treatment does not need to be expensive. While there is typically some cost associated with treatment, paying more does not mean you will receive a higher quality of care.
- **Hotline numbers that appear in online searches.** Many hotline numbers earn money by selling calls or “sales leads” to treatment centers.
- **Untrained call center staff.** Call centers are often not staffed with clinically trained personnel that can make appropriate clinical recommendations.
- **Marketers in online support groups.** Online support groups are frequented by solicitors that are compensated for referring members to specific treatment facilities.
- **Confusing Websites.** Facilities may create purposefully confusing websites to encourage potential clients to participate in sales calls with marketing representatives.

The MEND program can be reached by phone at **(212) 366-7590** or by email at **MEND@nyccbf.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.

New York City District Council of Carpenters (“NYCDCC”) Welfare Fund Coverage for Medicare-Eligible Retirees

The Welfare Fund covers **Medicare-Eligible Retirees** who qualify for the Fund’s retiree coverage through **UnitedHealthcare (“UHC”)** and **Non-Medicare-Eligible Retirees** who qualify for the Fund’s retiree coverage through **Empire BlueCross BlueShield (“Empire”)**.

For UHC coverage, you and your Medicare-Eligible dependents must (1) notify the Welfare Fund that you and/or your dependents are Medicare-Eligible, (2) enroll in Medicare Parts A and B on the earliest date possible, and (3) pay the Medicare Part B premium. Failure to do so will make you ineligible for **ANY** retiree coverage under the Welfare Fund (either through Empire or UHC) for a period of time and could have other consequences, including making you financially responsible for reimbursing the Welfare Fund for claims paid while you or your dependents were incorrectly covered by Empire (rather than UHC), and for paying your providers out-of-pocket for claims recouped by the Fund once it becomes aware of your Medicare eligibility. Depending on your claims, this amount may be very significant. We cannot emphasize enough that, unless you are working in

Covered Employment and your Welfare Fund coverage is due to bank hours, or you are covered by your spouse’s employment-based group health plan, you and your dependents must enroll in Medicare Part A and Part B as soon as you become eligible for such coverage.

To help you understand this process further, the Fund Office has prepared Frequently Asked Questions (“FAQs”) that address a wide variety of topics related to Medicare-Eligible coverage. To view these FAQs, you

can visit our website at https://nyccbf.com/wp-content/uploads/2020/09/Medicare-Eligible-Retirees-FAQ_Final_9-9-20.pdf.

If you have further questions about the Medicare enrollment process and your responsibilities concerning continued NYCDCC Welfare Fund coverage, please contact our Member Services Department at **(800) 529-FUND (3863)**.

Take Advantage of LiveHealthOnline!

The Basics

- Virtual Doctor Visits
- Utilize Computer or Smartphone/Tablet
- Available Through Two-Way Video Connection
- Must Have Camera, Audio, and High-Speed Internet

The Details

- For Non-Emergency Medical Use Only
- Access to Board-Certified Doctors 24/7
- Offers Quick Diagnosis, Treatment, and Prescriptions
- Visits Covered Under the Welfare Fund for \$10 Copayment

GIVE IT A TRY AT
www.LiveHealthOnline.com

PLEASE
SCAN WITH
SMARTPHONE



PENSION BENEFIT STATEMENT AVAILABILITY

Every participant of the New York City District Council of Carpenters Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers Plan”) may request a statement of his/her accrued benefit from the Pension Fund or the Officers Plan. You may request such a statement from the Fund Office once in any 12-month period. The

benefit statement is an estimate of the monthly benefits you have earned as of the date of your request, based on the most recent information available to the Pension Fund or the Officers Plan. To request a benefit statement, please submit a written request to the Fund Office.

You can also obtain information concerning your pension benefit at any time by visiting the

NYCDCC Benefit Funds’ website at www.nycCBF.org, logging into the member portal located on the top right corner of the screen, and selecting the “View Pension Estimate” option.

Please keep the NYCDCC Benefit Funds updated on any changes in your contact information or marital status by contacting our Member Services Call Center at (800) 529-FUND (3863) or (212) 366-7373.

Tool Time

Pension Withholdings

You may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers Plan”). To change your withholding options, please visit the Benefit Funds’ website at www.nycCBF.org, download the W-4P form, and submit the completed form to the Fund Office. You may also submit a signed letter indicating your filing status or specific amount you wish to have withheld.

If you have any questions, please contact the NYCDCC Benefit Funds at **(212) 366-7373** or **(800) 529-FUND (3863)**

Compliance and Ethics Program

Report Misconduct, Fraud, Waste, or Abuse

The New York City District Council of Carpenters Benefit Funds (“Benefit Funds”) 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.



New York City District Council of Carpenters
BENEFIT FUNDS
395 Hudson Street
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New York City District Council of Carpenters Benefit Funds

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