

Late Season 2021

# BENEFITS TOOLBOX



A Publication of the New York City  
District Council of Carpenters  
Benefit Funds

## EXPRESS SCRIPTS NOW ALLOWS NYCDCC WELFARE FUND PARTICIPANTS TO RECEIVE 90-DAY SUPPLIES OF MAINTENANCE DRUGS FROM CVS PHARMACIES



To learn more about this program, you can check out our Frequently Asked Questions (“FAQs”) at [www.nycdbf.org/wp-content/uploads/2021/06/Exclusive\\_Smart90\\_FAQs.pdf](http://www.nycdbf.org/wp-content/uploads/2021/06/Exclusive_Smart90_FAQs.pdf).



EXPRESS SCRIPTS®

If you still have questions, you can contact Express Scripts directly at **(800) 939-2091** or the Fund Office at **(800) 529-3863 (FUND)**.

*\*Please note that this program does not apply to retirees utilizing the Medicare Advantage Plan through UnitedHealthcare (“UHC”).*

*1 If the cost of a medication at a retail pharmacy is lower than your plan’s retail copayment or coinsurance, you will not pay more than the retail pharmacy’s cash price, regardless of the number of times you purchase the prescription. In some cases, this price may be less than either your standard retail or mail copayment or coinsurance.*

Great news! The New York City District Council of Carpenters Welfare Fund and Express Scripts, through a new program, are helping you avoid paying higher costs for your daily (maintenance) medications by switching from a 30-day supply to a 90-day supply.

As of August 1, 2021, you now have a choice of where to get your long-term medications – either through home delivery from Express Scripts® Pharmacy or at a participating CVS pharmacy (If you need help locating a participating CVS, visit [www.express-scripts.com](http://www.express-scripts.com), click “Prescriptions,” then “Find a Pharmacy.”) You may even see

additional savings by getting one 90-day supply rather than paying for three 30-day supplies.<sup>1</sup>

Other advantages afforded by this new program include fewer trips to the pharmacy, fewer payments to make, and being less likely to miss doses since you will not be refilling the prescription as often with a 90-day supply.

If your doctor prescribes you a daily medication or if you are already taking one, you can take advantage of this new program by asking for a 90-day prescription or visiting [www.express-scripts.com/3month](http://www.express-scripts.com/3month).

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## REMINDER:

# A FAILURE TO TIMELY REPORT A DIVORCE TO THE NYCDCC WELFARE FUND MAY HAVE A SEVERE AND CRUSHING IMPACT ON YOUR FINANCES, HEALTH COVERAGE, AND FAMILY'S HEALTH COVERAGE

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Failing to report a divorce while you have a spouse listed as a dependent under the NYCDCC Welfare Fund (the "Fund") may result in grave financial repercussions and the loss of your health coverage. This is especially true if your former spouse receives costly medical treatments after he/she is no longer eligible for coverage. Please read this explanation of the Fund's rules and an example of how failing to follow these rules may impact you financially.

### Divorce Rules for Health Benefits

If you get a divorce, your former spouse will remain covered under the Fund until the last day of the month in which the judge signs your divorce judgment. **It is extremely important that you provide a copy of your divorce judgment to the Fund as soon as possible so that your former spouse's coverage is terminated at the end of the month in which the judge signed the divorce judgment. You and your former spouse will be liable for any benefits paid on behalf of your former spouse after the last day of the month in which the judge signed the divorce judgment.**

**In addition, for your former spouse 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 Fund does not receive notice of the divorce within 60 days of the divorce, your former spouse will lose his/her COBRA rights.

Additionally, a delay in timely notification will make you (along with your former spouse) personally liable for any health claims paid by the Fund on behalf of your former spouse after he/she 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 responsible for any claims paid in error. If you are a Retiree, your monthly premium will be adjusted to reflect the removal of your former spouse from your Welfare Fund Retiree Coverage.

As you can see from the example below, failing to timely notify the Fund of a divorce and not having your ex-spouse properly removed as a dependent can have severe consequences. Johnny may not have even known that Linda was using her health coverage under the Fund after their divorce, but he and Linda are jointly responsible for this debt because they did not timely notify the Fund of their divorce. By not notifying the Fund, Johnny is risking his financial security and continued health coverage for himself and his  
*(Continued on page 3)*

### Example:

Johnny Carpenter's divorce judgment is signed by a judge on April 11<sup>th</sup>, 2021. Under the rules of the Fund, Johnny's ex-spouse Linda's coverage under the Fund ends on April 30, 2021. (If notice of the divorce is provided within 60 days, Linda can elect COBRA coverage for up to 36 months.) However, neither Johnny nor Linda notifies the Fund of their divorce and as a result, Linda remains listed as a dependent.

In August of 2021, Linda is diagnosed with cancer. She immediately has surgery followed by radiation and chemotherapy treatments over the next several months, racking up \$85,000 in medical claims, which are paid by the Fund since it had not been notified of the divorce. In January of 2022, Johnny finally notifies the Fund of his divorce at which time the Fund learns that it paid \$85,000 in claims for which Linda was not eligible. Under the rules of the Fund, Johnny and Linda are now responsible for reimbursing the Fund \$85,000.

Additionally, since the Fund was not notified of the divorce within 60 days, Linda no longer has the option of electing and paying for COBRA coverage. Johnny and his other dependents will immediately lose their Welfare coverage unless and until the full amount due is paid to the Fund, and legal action may be taken against Johnny and Linda to recover the claims paid in error.

children. **DO NOT** put yourself in a situation where you end up owing the Fund a significant amount of money and losing your coverage, as well as the coverage of your other family members, due to not reporting your divorce in a timely fashion.

Remember-- While COBRA premiums are expensive, paying a monthly COBRA premium (after timely notifying the Fund of your divorce) is far less expensive than incurring personal liability for claims and losing your coverage. Even if your divorce judgment or settlement requires you to pay some or all of the cost of your former spouse's health coverage after your divorce, this does not mean that your spouse remains eligible for coverage under the Fund unless COBRA is elected and paid for. Rather it means that you have financial responsibility for some or all of your former spouse's health care premiums after he/she is no longer eligible for coverage as your spouse.



*If you have questions about removing an ex-spouse from your coverage after a divorce, please contact our Member Services Department at (800) 529-FUND (3863).*

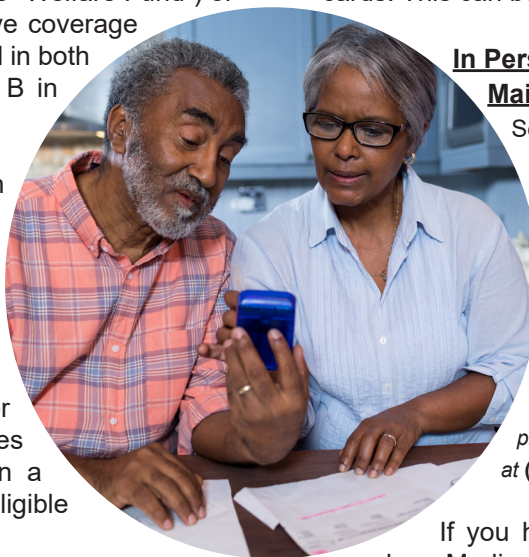
## IMPORTANT NOTICE: MEDICARE ENROLLMENT RESPONSIBILITIES, RETIREE WELFARE COVERAGE, AND YOU

If you and/or your covered dependent(s) are (or become) eligible for Medicare, and you have Retiree coverage under the NYCDCC Welfare Fund (the "Welfare Fund") or you are about to transition from Active coverage to Retiree Coverage, you **MUST** enroll in both Medicare Part A and Medicare Part B in order to have any Retiree coverage.

You should enroll in Medicare as soon as Medicare coverage becomes available if you want to maintain your Retiree coverage. If you do not enroll in both Medicare Part A and Part B, you will not be covered through UnitedHealthcare or Empire, resulting in higher out-of-pocket costs and/or loss of coverage for you. This includes those who retired before age 65 on a Regular Pension and later become eligible for Social Security prior to age 65.

When you and/or your covered dependent(s) become eligible for Medicare, your Welfare Fund coverage

changes. In order to avoid a loss of coverage or denial of benefits you must send us copies of your Medicare cards. This can be done in the following ways:



**In Person:** At Fund Office, 9th Floor

**Mail:** NYCDCC Benefit Funds, Attn: Member Services, 395 Hudson Street, 9th Floor, New York, NY 10014

**Fax:** (212) 366-7845

**Email:** [MemberServices@nycgbf.org](mailto:MemberServices@nycgbf.org)

**org** (\*PDF attachments of copy only. Images/pictures of the card will not be accepted.)

*If you have questions about the Medicare enrollment process and your responsibilities concerning continued Welfare Fund coverage, please contact our Member Services Department at (800) 529-FUND (3863) or (212) 366-7373.*

If you have any general questions regarding how Medicare Part A and Part B works, you may also refer to the Center for Medicare/Medicaid Services website at [www.cms.gov](http://www.cms.gov).

# HOW PENSIONERS AND FUTURE PENSIONERS CAN ACCESS PERSONAL BENEFITS INFORMATION THROUGH THE MEMBER LOG-IN AREA OF THE NYCDCC BENEFIT FUNDS' WEBSITE

Regardless of whether you are already a pensioner or you are vested and eligible to eventually receive a pension upon retirement through the New York City District Council of Carpenters ("NYCDCC") Pension Fund, you have the ability to access important personal benefits information through the Member Log-In area of the NYCDCC Benefit Funds' website.

If you are already receiving a pension and you would like to view your payment history, including your federal withholding and/or welfare premium deductions, you may do so by following the below instructions:

1. Go to **www.nycbf.org**.
2. Click the "Member Log-In" button located on the top right corner of the screen.
3. Log into the website using your Username (UBC #) and Password. (If you are having trouble logging into your account, you can contact our Member Services Department for assistance.)
4. Check the box agreeing to the terms of the website and click "Continue."
5. After you agree to the website terms, select the "View Payment

History for Retirees" option, then click "Continue."

6. Once you get to the "Payment History for Retirees" screen, click "Submit."
7. Once you click "Submit," a summary of your pension payment history will pop-up.
8. You will then see your gross payment amounts, withholding deductions, medical deductions (this column is for deductions made to satisfy your welfare premium), and net amounts.
9. You may choose to view this document online, print it, and/or download and save it as a PDF file.

If you are vested and eligible to receive a pension at retirement but have not yet retired, you have the ability to estimate your future monthly pension amount. You may do so by following the next instructions:

1. Go to **www.nycbf.org**.
2. Click the "Member Log-In" button located on the top right corner of the screen.
3. Log into the website using your Username (UBC #) and Password. (If you are having trouble logging into your account, you can contact our Member Services Department for assistance.)

4. Check the box agreeing to the terms of the website and click "Continue."
5. After you agree to the website terms, select the "View Pension Estimates" option, then click "Continue."
6. Once you are on the "View Pension Estimates" screen, enter your desired date of retirement in the "Effective Date of Retirement" field and click "Submit."
7. Upon completion, the system will generate a letter that provides your estimated monthly pension amount at the date of retirement you selected. You may then choose to view the document online, print it, and/or download and save it as a PDF file.

*\*Understand that the Pension amount that is calculated is only an estimate and is not a guarantee that the amount generated for you will be your actual monthly pension amount you receive. That calculation and the various optional forms of benefit available to you will be provided upon your completed application for your Pension Benefit. If you follow the above directions and are still unable to access your desired pension information, please contact our Member Services Department at (800) 529-FUND (3863) for assistance.*

## Visit the Printable Flyers Section of Our Website

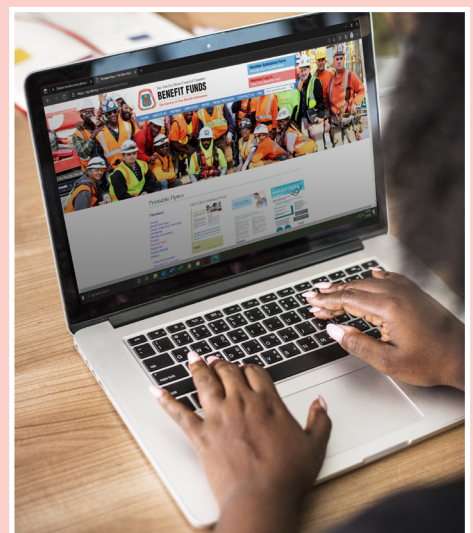
Recently, the NYCDCC Benefit Funds revamped the "Printable Flyers" section of our website. The "Printable Flyers" section, located under the "Member" tab, is where you can go to view various information related to your benefits and the vendors that provide them. Not only is viewing these informative flyers simple, but you can print the flyers for further reference or to share them 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.nycbf.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 if you would like to print it.

***It's that easy!***

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



The image shows a screenshot of the New York City District Council of Carpenters Benefit Funds website. The website header includes the logo, navigation menu (HOME, ABOUT US, MEMBER, EMPLOYER, NEWS, MEND PROGRAM, CONTACT US, FAQ), and a search bar. A main banner reads "Welcome to the New York City District Council of Carpenters Benefit Funds!". A social media feed for Facebook and Twitter is visible on the right. A QR code is located in the bottom right corner of the screenshot. Overlaid on the screenshot are two call-to-action elements: a speech bubble saying "Check Out Our Website!" and another speech bubble containing the URL "nyccbf.org". A bulleted list of services is also present.

**Check Out Our Website!**

**nyccbf.org**

- Benefit Updates
- SPDs & SMMs
- MEND Program Info
- FAQs & More!



## REMINDER: SIGN UP TO RECEIVE EMAILS FROM THE NYCDCC BENEFIT FUNDS

In a continued effort to expand our communications, the New York City District Council of Carpenters (“NYCDCC”) Benefit Funds launched an email blast program for eligible members and retirees in March of 2017. The program, which is designed to supplement the website, social media (Facebook/Twitter), and newsletter/paper communications we utilize to communicate with you, has been an overwhelming success thus far, with nearly 20,000 members and retirees already signed up to receive emails. If you have not yet signed up to receive emails, or you believe you are signed up but are not receiving our emails, we urge you to visit our website and enter (or re-enter) your current email address.

### Here’s how to sign up:

If you have an email address on file with us, you are already signed up to receive emails. Note: If you have an email address on file with us, but would like to change or update it, you can follow the instructions below. (Email addresses that are determined to be undeliverable are wiped from our system, so please enter your newest email address if you have not already done so, or you have an email address on file but are not receiving our emails.)

If you do not have an email address on file with us, you can sign up by doing the following:

1. Visit [www.nyccbf.org](http://www.nyccbf.org) and click the Member Log-In button on the top right corner of the homepage.
2. Log-in with your Username and Password.
3. After you agree to the website terms, select the “Change Profile” button, then click “Continue.”
4. Once you are on the “Change Profile” screen, enter your email address in the “Email Address” field. Then, re-enter your email address in the “Confirm Email Address” field.
5. Upon completion, enter your password in the “Current Password” field and click “Submit.” Your email will then be in our system and you will be registered to receive email communications.

You can sign up to receive email blasts at any time by following the above instructions. You can also unsubscribe at any time by clicking the “Unsubscribe” link at the bottom of any email you receive from us.

If you still have questions about how to sign up to receive emails, please contact our Member Services Department at (800) 529-FUND (3863).

# GETTING THE BEST VALUE FROM YOUR DOCTOR'S VISITS

Every day in the United States, hundreds of thousands of people go to the doctor's office. In fact, about 85% of adults and 95.6% of children have seen a physician in the past year.<sup>1</sup> What this statistic means is that you'll likely be making your own visit to a doctor in the near future. Whether your appointment is routine or a follow-up from an illness or surgery, a few simple steps can help you and your eligible dependents get the most out of your doctor's visits.

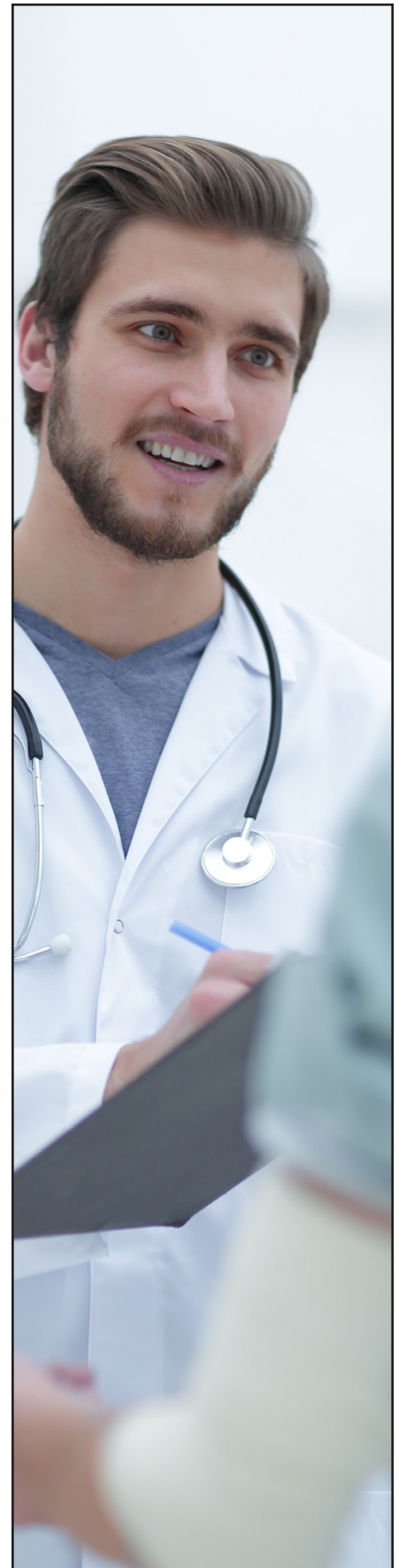
**You and your doctor are partners.** Outcomes are better when patients and physicians work together toward a common goal: Your good health. Your relationship with your doctor is important, and should be based on mutual trust, respect, honesty, and clear communication. It's important to talk about how you're feeling and what health issues you may be having. You also should not be afraid to ask questions. You know what you are experiencing health-wise better than anyone else. The more information doctors have about their patients, the better they are able to direct a course of treatment.

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**Prepare ahead of time for your visit.** During these unprecedented times, telemedicine has become a much more common way of visiting with your provider. Whether or not you are seeing your provider in person, prepare for your visit by writing down your list of questions or concerns in advance. Make sure you include a list of medications and medical tests you've had since your last visit. If you have seen a physician or physicians for similar reasons previously, let your doctor know. Also, let your provider know if you have traveled out of the country in the past 6 months. Older patients or those with multiple conditions may want to have someone go with them to the appointment since a second set of eyes and ears can be helpful.

**Put together your own "health summary."** It is beneficial to both you and your doctor to get an understanding of your medical history, especially if you are seeing a new doctor. This could include: Primary and secondary emergency contacts, Health care Proxy (if you have one), active medical conditions, active medication list (including over-the-counter supplements and vitamins), allergies and other medication side effects, and family history. Share it with your doctor and let someone close to you know where to find it should you face an emergency situation.

(Continued on page 7)



## Don't Forget: Member Walk-In Appointment Form Available on Website

NYCDCC members can schedule appointments on our website for in-person meetings with Member Services Representatives at 395 Hudson Street. We have added a form to the homepage so that times and dates for walk-ins can be scheduled online.

While we encourage members to use this form, members can also continue to make appointments by calling our Member Services Department at **(800) 529-FUND (3863)**.

To schedule an appointment online for a meeting with a Member Services Representative at 395 Hudson Street, you can use this link: [www.nyccbf.com/member-appointment-request-form/](http://www.nyccbf.com/member-appointment-request-form/).



### Play an active role in your own health.

In addition to keeping your information current and also talking with your doctor, it's important that you follow the treatment recommendations you are given. As your partner, your physician should monitor your health, and propose conventional, self-care and evidence-based complementary care plans. But as you work with a health provider, if you don't feel empowered to participate in your care options, their effectiveness—and your overall health and wellness—can suffer.<sup>2</sup> While physicians do the screenings and prescribe treatments, the patient is

responsible for prevention. Take your medications as directed and complete the course of those medications unless otherwise instructed. Make the recommended lifestyle modifications and always call the office if your health changes

### Do...

- Arrive on time or early in case you need to update your paperwork
- Sometimes offices can adjust schedules
- Present your questions at the start of your appointment
- Do online research of health sites, but ask your provider their site recommendations

### Do Not...

- Withhold questions
- Be embarrassed by asking questions
- "No show" for your appointment, as that slot could be needed by another patient

Don't forget, your medical appointment is important to you and your doctor, so be sure the time you spend together is productive and leads to better health!

For more information about your health coverage, NYCDCC Welfare Fund participants can visit [www.empireblue.com](http://www.empireblue.com).

## Like Us on Facebook!



Visit the NYCDCC Benefit Funds' Page to stay updated on:

- Breaking News
- Tips For Using Prescription Drug, Medical, Dental, & Vision Coverage
- Wellness Tips
- Benefit Updates & more!



[facebook.com/nycdccbf](https://www.facebook.com/nycdccbf)

# 2022

## Charles Johnson Jr. Memorial Scholarship

### Don't Forget to Complete your Charles Johnson Jr. Memorial Scholarship Applications by December 15th

If you have a child about to head into college (his/her senior year of high school), don't forget that the NYCDCC Welfare Fund offers a Scholarship Program (known as the "Charles Johnson Jr. Memorial Scholarship") for unmarried, dependent, biological, or adopted children of eligible members. The Scholarship Program pays up to \$3,500 for each year of a four-year academic program at an accredited college or university, or until the child receives a bachelor's degree, whichever occurs first. The maximum amount of the award is \$14,000 per student. Currently, 25 students are selected to receive scholarships each year.

If you are interested in applying for a Charles Johnson Jr. Memorial Scholarship for your child, you must submit the application by December 15th. You can fill out an application by visiting the Scholarship section of our website at <https://nyccbf.com/member/scholarship-benefit/> and clicking the link to the International Scholarship and Tuition Services' ("ISTS") website. You may also visit the ISTS website at:

<https://aim.applyists.net.NYCDCC>.





# NEW “BENEFIT HIGHLIGHTS” BROCHURE UNVEILED AT NYCDCC FAMILY PICNIC AND CHARITY SOFTBALL TOURNAMENT



On September 25, 2021, the New York City District Council of Carpenters (“NYCDCC”) hosted a family picnic and charity softball tournament at Cunningham Park in Queens. The Benefit Funds used this event as an opportunity to conduct a benefits fair, which featured a number of providers including Express Scripts, Empire BlueCross BlueShield, ASO/SIDS, Prudential, GVS, CPS, Memorial Sloan Kettering, and UnitedHealthcare.

The Benefit Funds also utilized this occasion to unveil a new brochure it recently created for Active Carpenters. The newly created “Benefit Highlights” brochure, which provides a summary of information for members’ benefits pertaining to the Welfare, Pension, and Annuity Funds, is meant to be a quick reference guide to help participants understand the advantages of being a part of the NYCDCC.

For those of you who did not attend the event, paper versions of the brochure are available at the Fund Office in the waiting room and/or through the Member Services Department. If you cannot visit the Fund Office in person, you can view and/or print a digital copy of the brochure by visiting [www.nycdbf.org](http://www.nycdbf.org). We are also working on a brochure for retired carpenters. Keep checking our website, social media pages ([www.facebook.com/nycdccbfbf](http://www.facebook.com/nycdccbfbf) and [www.twitter.com/nycdccbfbf](http://www.twitter.com/nycdccbfbf)), email blasts, and newsletter for updates!

**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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# OCTOBER IS BREAST CANCER AWARENESS MONTH: CANCER CARE CANNOT WAIT

## ARIEL'S STORY: BREAST CANCER SURVIVOR



October is Breast Cancer Awareness month, an ideal time to promote breast health for NYCDCC members and your families.

Ariel was a healthy, 38-year-old mother of two when she was diagnosed with stage II breast cancer. “We were all so surprised because I have no family history of breast cancer or cancer. It really rocked our world.”

At Ariel’s yearly OB/GYN appointment, her doctor did a breast exam. He felt a little lump underneath her armpit and under her breast. The doctor sent her for a mammogram, which showed that her lymph nodes were enlarged. As a precaution, the doctor recommended a follow-up sonogram. “I went back, and thank goodness I did, because they found tiny signs of breast cancer. I jumped into treatment [at Memorial Sloan Kettering] relatively quickly.”

Cancer screenings and preventive care visits are essential to good health and can save lives. Many health professionals fear that delaying screenings due to COVID-19 could cause more harm than good. Ariel advises, “Even if there’s a pandemic, it is still important to prioritize your health and wellbeing. Be proactive. Consult your healthcare professional. A lot of things can be caught early!”

“Cancer care is essential care and screenings and treatments can’t wait,” says Memorial Sloan Kettering

(MSK) Cancer Center’s Physician-in-Chief and Chief Medical Officer, Lisa DeAngelis, MD. “It is crucial for people to keep up with their routine screenings and not put off their care.”

By being proactive about routine cancer screenings, you can detect cancer early, when it’s more easily treated. Talk to your doctor about screening for breast, colorectal, lung, skin, prostate, and cervical cancers.

If you or a loved one is interested in seeking care or guidance from MSK, the MSK Direct team is your reliable expert. Reach an MSK cancer expert in-person at all MSK locations throughout New York and New Jersey or remotely through Remote Care Services.

MSK has put in the strictest safety measures to ensure that patients continue to receive world-class care in the safest environment possible. For more information, call MSK Direct on the NYCDCC dedicated phone line at **(833) 786-3368** or visit **[www.mskcc.org/nycdcc](http://www.mskcc.org/nycdcc)**.

*\*This story was published with permission from Ariel and Memorial Sloan Kettering (MSK). Ariel is not an NYCDCC Welfare Fund participant.*



## Follow Us on Twitter!

Visit the NYCDCC Benefit Funds' Page to stay updated on:

- Breaking News
- Tips For Using Prescription Drug, Medical, Dental, & Vision Coverage
- Wellness Tips
- Benefit Updates & more!



[twitter.com/nycdcxbf](https://twitter.com/nycdcxbf)



# TOOL

# TIME

## NOTES AND REMINDERS:

### WOMEN'S HEALTH AND CANCER RIGHTS ACT ("WHCRA") ANNUAL NOTICE 2021

The NYCDCC Welfare Fund, in accordance with the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. If you would like more information on these benefits, please contact us at (212) 366-7300 or (800) 529-FUND (3863).

### COMPLIANCE AND ETHICS

#### 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

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, 9<sup>th</sup> Floor  
New York, New York 10014

#### Work Phone:

(212) 366-7533

#### Confidential Hotline:

(646) 484-1665

#### Email:

ABahn@nyccbf.org  
complianceandethics@nyccbf.org

#### Website:

Visit [www.nyccbf.org](http://www.nyccbf.org) and click the "Report a Compliance Issue" link below.



New York City District Council of Carpenters

## **BENEFIT FUNDS**

**395 Hudson St. 9<sup>th</sup> fl.  
New York, NY 10014**

Presorted First  
Class  
US POSTAGE  
P A I D  
Wilkes-Barre, PA  
Permit #188

### **Statement of Non-Discrimination**

The New York City District Council of Carpenters Welfare Fund (the “Fund”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

The New York City District Council of Carpenters Welfare Fund cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

纽约市木匠区议会福利基金（“基金”）遵守适用的联邦民权法，不因种族、肤色、国籍、年龄、残疾或性别而歧视

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

### **Contact Information**

**New York City District Council of Carpenters Benefit Funds  
395 Hudson St., 9<sup>th</sup> floor.  
New York, NY 10014**

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

[www.nyccbf.org](http://www.nyccbf.org)  
[www.facebook.com/nycdccbf](https://www.facebook.com/nycdccbf)  
[www.twitter.com/nycdccbf](https://www.twitter.com/nycdccbf)

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