

Early Season 2022

# BENEFITS TOOLBOX



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

## A MESSAGE FROM THE EXECUTIVE DIRECTOR

Kristin O'Brien, LMSW, CEBS

**Before I begin, I first would like to wish all of you a happy and healthy 2022!**

As you all know, since the COVID-19 pandemic first began, the challenges facing us have been ever changing and plentiful. Both on a personal and professional level, we have all struggled to adjust to our surroundings, including efforts to adhere to the differing guidelines and restrictions that have been mandated by federal, state, and city governments. This has not been easy for all of us as individuals and it has not been easy for us as an organization. However, I'm proud of how we all worked together and made the best of a truly difficult situation.

Organizationally, the Fund Office has been proactive in its response to COVID-19:

1. We now have systems and equipment in place to allow our office to function fully remotely if the need arises again.
2. We added a virtual meeting option via Microsoft Teams.
3. We have continued to grow our communications presence, expanding available information on our website ([www.nycCBF.org](http://www.nycCBF.org)), increasing our social media outlets (**Facebook**, **Twitter**, and **LinkedIn**), and growing our utilization of email blast and robo call technologies.
4. We have provided information to both members and employers regarding the various COVID leaves.
5. We have continuously advertised our Members Education and Network for Dependency ("MEND") program to not only help those with alcohol and/or substance abuse issues, but also assist members and dependents with mental health issues that may have arisen due to COVID-19 or other various factors. You

are not alone, so please reach out to us at **(212) 366-7590** if you or a loved one are in need of services.

Although the Fund Office has been proactive, I should also note that there is something to be said for the famous proverb, "**necessity is the mother of invention.**" The COVID-19 pandemic has forced all of us to look within ourselves and find new ways to accomplish tasks, do our jobs, and live our lives.

Under this pressure, we have not crumbled, but instead, we have risen as a collective and answered these challenges with hard work, determination, creativity, and ingenuity. There is no limit to what human beings can accomplish when we work together as a team!

With that said, I once again wish all of you a healthy and joyous 2022. The one thing we can promise for 2022 is that the Benefit Funds will not become complacent. We will continue to innovate, to grow, and to improve, all for the purpose of providing a better member and employer experience this year and beyond!

— K.O.B

# 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 Dismemberment 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](http://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](http://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](http://www.nyccbf.org/member/pension). You can obtain the QDRO Procedures for the Annuity Fund by visiting [www.nyccbf.org/member/annuity](http://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 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 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** or call **(877) 778-2100**.

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

Check Out Our Website!

[nycCBF.org](http://nycCBF.org)

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

# MSK Direct

## Early Detection Saves Lives



The NYCDCC Welfare Fund partners with Memorial Sloan Kettering Cancer Center (MSK) through MSK Direct, a program that provides you special access to world-class cancer care.

### What You Get with MSK Direct

As a NYCDCC Welfare Fund participant, you and your family have dedicated access to MSK's exceptional cancer care and expert resources. With MSK Direct, you have access to:

Cancer education and screening resources: Up-to-date guidance and tools on cancer prevention, screening, and caring for loved ones with cancer. Visit [www.mskcc.org/nycdcc](http://www.mskcc.org/nycdcc) for more information.

World-class cancer care: Direct access to MSK's cancer care, on-site at its facilities (in the New York City metro area), including:

- Expedited appointments at MSK
- A team of Care Advisors and Oncology Nurse Guides to help you prepare and meet you at your appointment
- An accurate, comprehensive diagnosis or remote opinion from MSK's expert team
- A personalized treatment and care plan, from MSK doctors, on-site at MSK
- Support anytime, anywhere: A dedicated team guides you through every step of your cancer journey.

If you have been diagnosed with cancer or your doctor suspects that you may have cancer, call MSK Direct. Find out how MSK Direct can help you in New York City, Westchester County, on Long Island, and in New Jersey.

Contact MSK Direct through the dedicated phone number for the NYCDCC Welfare Fund: **833-786-3368** or **646-449-1541**, or visit [www.mskcc.org/nycdcc](http://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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# UNDERSTANDING YOUR SHORT-TERM DISABILITY BENEFITS



## Facts about Short-Term Disability

- It is a weekly benefit paid by the NYCDCC Welfare Fund for non-work-related injuries or illnesses.
- You must have worked within twenty-eight (28) days of when the injury or illness began. If you have not worked within twenty-eight (28) days, you can file for New York State Disability Benefits.
- If you have active coverage at the time of disability, you will be given a twenty (20) hour weekly credit toward your medical benefits only.
- If approved, your weekly benefit will begin on the first day of your disability resulting from injury, or the eighth day of a disability resulting from an illness
- Benefits are paid as long as you remain disabled, for up to a maximum of twenty-six (26) weeks.
- Maximum payment = \$400.00/week; maximum payment determined by weekly average salary for the eight (8) weeks immediately prior to the disability. Payment rules vary by state.

## When do I apply?

You should apply as soon as your non-work-related injury or illness begins.

## How do I apply and file a claim?

- To request a Short-Term Disability Claim Form, you can contact the Fund Office at **(212) 366-7300** or **(800) 529-3863**, go to the Benefit Funds' website at **www.nyccbf.org** and download the form, or you can come to the Fund Office in person and request a Short-Term Disability Claim Form.
- To have your claim processed, you will need to complete Part A and your treating physician will need to complete Part B. You will also need to submit pay stubs for the eight (8) week period immediately prior to your disability.

## How Short-Term Disability Works

The NYCDCC Welfare Fund's Short-Term Disability Plan pays a weekly short-term disability benefit to Active Employees who become disabled and unable to work as the result of an injury or illness that is not work-related. Retirees who work in Covered Employment and become disabled are also eligible for short-term disability benefits from the Fund if the Retiree is unable to work as the result of an injury or illness that is not work-related. There is no short-term disability coverage for dependents.



## Follow 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!



# February is American Heart Month



February is American Heart Month, a time to raise awareness for the most crucial organ in our body. Taking steps to protect your heart and protect yourself from chronic, underlying issues such as cardiovascular diseases (CVDs) and high blood pressure is of the utmost importance. Fact: Did you know that heart disease is the leading cause of death for both men and women in the United States? About 659,000 people in the United States die from heart disease each year—that's 1 in every 4 deaths.<sup>1</sup>

Uncontrolled high blood pressure is a leading cause of heart disease, heart attack, and stroke. More than 116 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.<sup>2</sup>

High blood pressure often shows no signs or symptoms, which is why having your blood pressure checked regularly is important. Many local pharmacies allow you to check your blood pressure for free. Blood pressure numbers higher than 120/80 mmHg can put you at risk, but you can make changes to get yourself in a healthy range.<sup>2</sup>

## 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!
- Start reducing your salt intake, as high sodium contributes to hypertension.<sup>3</sup>

## Tips to maintain a healthy heart:

- Use herbs and spices to season your food instead of salt.
- Get at least 30 minutes of physical activity every day.
- Stay away from trans-fats and saturated fats, as they raise the level of cholesterol in your blood. High levels of LDL cholesterol in your blood increase your risk of heart disease and stroke.<sup>3</sup>
- 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](http://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.*

<sup>1</sup> "About Heart Disease." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 27 Sept. 2021, <https://www.cdc.gov/heartdisease/about.htm>.

<sup>2</sup> "Facts about Hypertension." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 27 Sept. 2021, <https://www.cdc.gov/bloodpressure/facts.htm>.

<sup>3</sup> "Eat Smart." American Heart Association, <https://www.heart.org/en/healthy-living/healthy-eating/eat-smart>.

# MONITORING VISION AND DENTAL HEALTH IS VITAL TO YOUR WELL-BEING



The importance of eating properly, exercising, and having regular checkups with our doctors cannot be understated. As a matter of fact, all are crucial to maintaining good overall health. However, when undertaking these vital tasks, many people seem to forget about two increasingly important aspects of their well-being: vision and dental health. According to the Centers for Disease Control and Prevention (“CDC”), approximately 11 million Americans over age 12 need vision correction and about 90 million Americans over 40 have vision and eye problems. That’s more than 3 in 5 Americans. Overall, an alarming 81% of Americans use some form of eyesight correction, whether it be glasses or contact lenses.<sup>1</sup>

Even if you believe you have good vision, you should not avoid getting regular eye exams, especially if you have a family history of eye/vision problems. Many eye diseases do not have symptoms that are easily recognized. Eye doctors can detect vision changes caused by diseases like hypertension or diabetes before they get worse. Without effective intervention, eye and vision problems can develop into chronic conditions, such as Retinopathy, Glaucoma, and Cataracts.<sup>1</sup> In short, routine eye exams can help catch other problems early and keep your eyes in good condition. Not only is it important to take care of your eyes, but your teeth play a huge role in your overall health, especially as you age.

According to data from the CDC, tooth decay is the most common health condition in the U.S., as 1 in 4 adults aged 20 to 64 currently have at least one cavity and nearly half (46%) of all adults aged 30 years or older show signs of gum disease. Untreated cavities and gum disease can lead to abscesses and other more serious conditions that can affect your quality of life. As such, regular dentist appointments are a must if you want to prevent this from happening to you. Brushing your teeth, flossing, and using fluoride mouthwash are all great ways to keep your teeth as healthy as possible, but during a dental exam, a dentist can carefully evaluate your teeth and analyze your gums for signs of oral or medical concerns that can lead to certain cancers, thyroid problems, or even diabetes if left untreated.<sup>2</sup>

The New York City District Council of Carpenters Welfare Fund provides dental and vision care benefits for eligible participants and their covered dependents. Vision care benefits are provided through Comprehensive Professional Systems (“CPS”) and General Vision Services (“GVS”). Dental coverage is provided through Self-Insured Dental Services, Inc. (“ASO/SIDS”).

Remember, taking care of your eyes and teeth is key to enjoying a healthy lifestyle. If you are eligible for coverage under the New York City District Council of Carpenters Welfare Fund, use the contact information below to learn more about your vision and dental benefits.

## Vision

**Comprehensive Professional Systems (“CPS”)**  
**(212) 675-5745**  
**[www.cpsoptical.com/](http://www.cpsoptical.com/)**

**General Vision Services (“GVS”)**  
**(800) 847-4661**  
**[www.generalvision.com/](http://www.generalvision.com/)**

## Dental

**Self-Insured Dental Services, Inc. (“ASO/SIDS”)**  
**(800) 537-1238**  
**[www.asonet.com](http://www.asonet.com)**

1. “Keep an Eye on Your Vision Health.” Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 1 Oct. 2020, <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>.

2. Centers for Disease Control and Prevention. Oral Health Surveillance Report: Trends in Dental Caries and Sealants, Tooth Retention, and Edentulism, United States, 1999–2004 to 2011–2016. Atlanta, GA: Centers for Disease Control and Prevention, US Dept of Health and Human Services; 2019. <https://www.cdc.gov/oralhealth/publications/OHSR-2019-index.html>

# Benefits of Repaying Your Coronavirus-Related Distribution (“CRD”) through Prudential

Participants who took a Coronavirus-Related Distribution (“CRD”) from their New York City District Council of Carpenters Annuity Fund account through Prudential in 2020 under the Coronavirus Aid, Relief, and Economic Security (“CARES”) Act may repay any amount back to their account. Your repayment is considered a tax-free rollover as long as it's repaid within three years of the date you received the funds. Amounts not repaid within the three years will be considered taxable income.

## ***Refocus on your financial future now!***

The New York City District Council of Carpenters Annuity Fund is designed to help you save for the retirement you deserve and repaying the CRD is a positive step toward achieving a more secure financial future.

To learn more about repaying all or a portion of the CRD back to your account, please call Prudential directly at **(877) PRU-2100** or visit the NYCDCC-dedicated website at **[www.prudential.com/nycdccbf](http://www.prudential.com/nycdccbf)**.

To view Frequently Asked Questions (“FAQs”) about the CARES Act and more, please visit **[www.prudential.com/my-service-center/faqs](http://www.prudential.com/my-service-center/faqs)**.

## Take Advantage of LiveHealth Online!

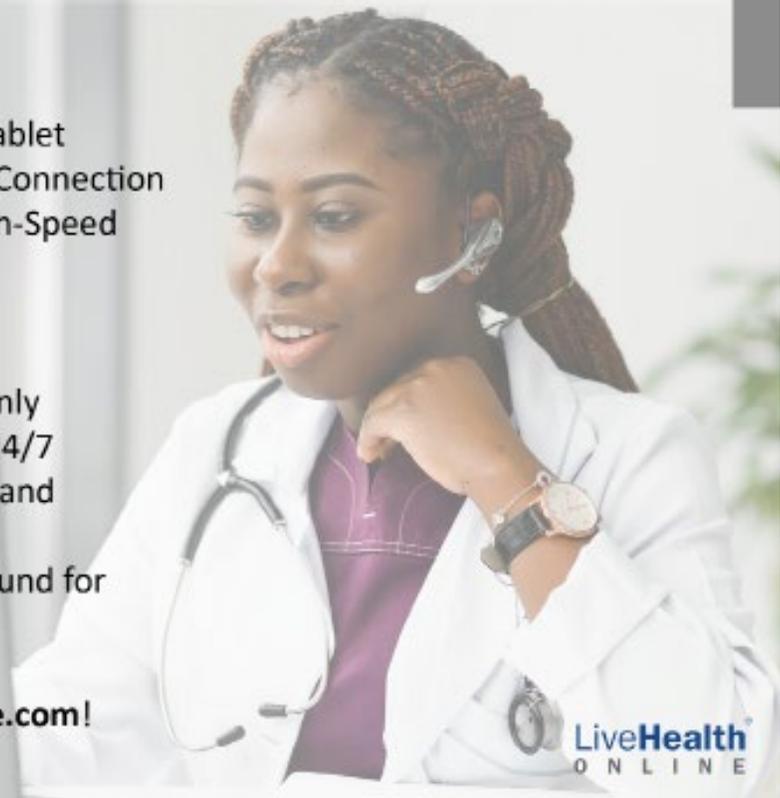
### **The Basics**

- 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](http://www.LiveHealthOnline.com)**!



**LiveHealth**  
ONLINE



## PRUDENTIAL NOW OFFERING VIRTUAL ONE-ON-ONE RETIREMENT CONSULTATIONS

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Did you know that you now have access to **virtual one-on-one retirement** consultations at no cost to you? Through Prudential, you can schedule a time that works for you and then join your secure meeting space from wherever you are. During these consultations, you can review your account and retirement goals, and measure your progress toward reaching them, with a Prudential retirement counselor who can answer your savings questions.

### **A retirement counselor can help you:**

- Find an investment approach that makes you comfortable and confident
- See if you're on track to retire when you want
- Find out how financially well you are
- Integrate retirement savings from other sources into your strategy
- Make a plan for handling your money after you retire

All you need is a phone and internet access\* to gain admittance to your secure online meeting room. That means you can get custom assistance from wherever it's convenient for you! To find a date and time that's right for you, go to [www.prudential.com/virtualcoach](http://www.prudential.com/virtualcoach).

*\*While a computer is preferred, screen sharing can be done on a cellphone or tablet.*



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# 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](http://www.nyccbf.org), logging into the member portal located on the top right corner of the screen, and selecting the “View Pension Estimate” option.

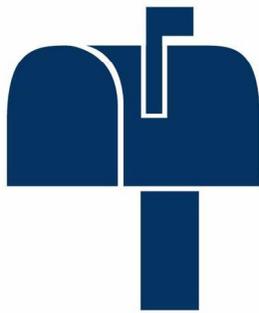
Please keep the NYCDCC Benefit Funds updated on any changes in your contact information or marital status by contacting our Member Services Call Center at **(800) 529-FUND (3863)** or **(212) 366-7373**.

## REMINDER: IMPORTANCE OF SUBMITTING CHANGES IN ADDRESSES TO THE FUND OFFICE

During the course of a given year, the Fund Office, along with various providers such as Empire BlueCross BlueShield, Express Scripts, ASO/SIDS, and Prudential, among others, send paper mailings to your homes. Although advances in modern technology have somewhat reduced the necessity of paper mailings, such mailings are often still required due to legal or informational purposes. Because of this, it is crucial that you provide the Fund Office updated home addresses any time you move or wish to receive mail at an alternate location. A failure to notify the Fund Office of your new address can result in you missing out on important information and may even affect your benefits.

To submit a Change-of-Address Form to the Fund Office, please do the following:

1. Obtain a Change-of-Address Form by visiting [www.nyccbf.org](http://www.nyccbf.org) or requesting one from the Fund Office by calling **(800) 529-FUND (3863)**.
2. Complete the form and return it, along with a copy of a valid photo ID, to the Fund Office. You can return Change-of-Address Forms to the Fund Office in the following ways:



Mail

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

Fax

**(212) 366-7845**

Email

**MemberServices@nyccbf.org**

In Person

At Fund Office address listed above

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



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- Job Postings
- Wellness Tips
- Events
- Benefit Updates & more!



# TOOL



# TIME

## NOTES AND REMINDERS:

### PENSION WITHHOLDING

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](http://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.

### 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 a breach of applicable laws, rules, regulations or Benefit

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](mailto:ABahn@nycCBF.org)  
[complianceandethics@nycCBF.org](mailto: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**

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Class  
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**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.