

# BENEFITS TOOLBOX



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

## Independence Independence Administrators

### NYCDCC Welfare Fund's Third-Party Administrator for Medical/Hospital Coverage Changes from Empire BCBS to Independence Administrators

**Effective January 1, 2023**, the third-party administrator for the medical/hospital coverage provided by the New York City District Council of Carpenters Welfare Fund (the "Fund") changed from Empire BlueCross BlueShield ("Empire") to Independence Administrators ("IA"), a BlueCross/BlueShield Affiliate. As announced on the Fund's website in November 2022, although the third-party administrator changed, no changes were made to your actual coverage. It should be noted that this change does **NOT** affect Medicare-eligible retirees covered by UnitedHealthcare ("UHC").

As a result of this change, you (and all eligible dependents) should have received a new card in the mail before January 1, 2023. This new card has your new Identification Number and IA's name. On the back of the card, you can find other relevant information, including contact numbers for IA's Customer Service. The front of the card has a sticker with an alternate phone number for IA's Text Messaging Service, which is called "The Wire." You can use this number to opt-in to IA's text messaging service to stay up-to-date on your coverage, preventative care information, and the latest news about your plan.

As was the case with Empire, you have access to your personal health information, such as digital ID cards, in-network providers, claims, and more, through IA's member website and/or app. To access the website, visit [www.ibxtpa.com/members/index.html](http://www.ibxtpa.com/members/index.html). Be sure to create a unique username and password for the site upon your first visit. You can also download IA's smartphone/tablet app by going to your app store and searching for "**Independence Administrators**" or "**Myibxtpabenefits**."

For more information, please visit our website at [www.nyccbf.org](http://www.nyccbf.org).

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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 for coverage. 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 your pension benefits are not in pay status, and depending on the circumstances (for instance, whether you were re-married at the time of your death), 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](http://www.nyccbf.org). To check or change your beneficiary for your Annuity benefits, please visit [www.prudential.com/online/retirement](http://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).**



## **APPLY FOR YOUR SITE SAFETY TRAINING (SST) CARD ONLINE**

***What is an SST card?*** Local Law 196 requires that construction and demolition workers on a job site must have at least 40 hours of Site Safety Training. An SST card is acquired upon completion of the 40 hours of required training.

***To learn more about SST cards and how to apply, scan the QR Code here.***

# BE SURE TO UPDATE YOUR COORDINATION OF BENEFITS INFORMATION WITH INDEPENDENCE ADMINISTRATORS IF YOU OR AN ELIGIBLE DEPENDENT ARE COVERED UNDER MULTIPLE HEALTH PLANS

If you or an eligible dependent are covered under multiple health plans, be sure to submit a Coordination of Benefits (“COB”) form to Independence Administrators (“IA”) so that your health insurance claims are processed properly. To submit or update your COB, you can:

- Call IA’s Customer Service Center at 1 (833) 242-3330
- Complete a COB Form, which can be found in the **Member Documents** section of our website at [www.nyccbf.org](http://www.nyccbf.org), and mail it directly to:

Independence Administrators  
c/o Processing Center  
P.O. Box 21974  
Eagan, MN 55121

- Fax the aforementioned COB Form to IA at (215) 761-0323
- Visit IA’s Member Portal at [www.MyIBXTPAbenefits.com](http://www.MyIBXTPAbenefits.com) (You may register with your SSN, and/or IA ID number.)



## Coordination of Benefits Questionnaire

This questionnaire helps us to coordinate your benefits with other health insurance you may have. Your response will help us to ensure claims are processed properly according to your health benefits plan.

**If we do not receive the completed questionnaire, your claims may be affected.** If you have any questions, please call the Customer Service number on your Independence Administrators ID card. Thank you for your cooperation in completing this questionnaire.

1. Print Name: \_\_\_\_\_
2. Member ID number: \_\_\_\_\_
3. I am covered under another health plan.  Yes  No
4. My spouse/dependents are covered under another health plan.  Yes  No  
If the answer to question 3 or 4 is “Yes,” please attach a copy of your insurance ID card and complete the following about the other plan:

Employer Name/Plan Name	Employment Status		<input type="checkbox"/> Active <input type="checkbox"/> Retired	
Insurance Company Name				
ID#/Policy #	Phone Number			
Type of Coverage (select all that apply)	<input type="checkbox"/> Hospital <input type="checkbox"/> Doctor <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Drug <input type="checkbox"/> Medicare			
	Name	Birth Date	Effective Date*	Termination Date
Plan Member				
Spouse				
Dependent**				
Dependent				
Dependent				
Dependent				

5. I am, or one of my dependents is, enrolled in Medicare.  Yes  No  
If you answered “Yes” to question 5, please include a copy of the ID card and write the reason for entitlement here (for example: age, disability, dialysis): \_\_\_\_\_
6. Please provide a daytime phone number in case we need to contact you: \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_  
\* Please specify the appropriate effective date for each member if it differs from the Plan Member’s effective date.  
\*\* To add more dependents, please attach an additional sheet of paper.

**Please complete and return this questionnaire to:**  
Independence Administrators  
c/o Processing Center  
P.O. Box 21974  
Eagan, MN 55121


or fax to: 215-761-0323

Independence Administrators is an independent licensee of the Blue Cross and Blue Shield Association.

IA\_COB\_2014

- ✓ Breaking News
- ✓ Benefit Updates
- ✓ Member Assistance
- ✓ FAQs

All this and more  
at [nyccbf.org](http://nyccbf.org)





# See a doctor anytime

with telemedicine from MDLIVE®



## Skip the waiting room when your doctor isn't available. Telemedicine from MDLIVE is a fast, convenient virtual care option.

With telemedicine from MDLIVE, you have 24/7 access to a board-certified doctor for non-emergency medical conditions, such as:

- Colds and flu
- Ear infections
- Asthma
- Sinus problems
- Pink eye
- Vomiting and nausea

Telemedicine is a quick and easy option to talk to a doctor by phone or video chat. MDLIVE also provides pediatric telemedicine services for non-emergency conditions.

If you have a copay, it will display when you schedule a visit.

MDLIVE is an independent company providing telemedicine virtual care for Independence Administrators members.

Independence Administrators is an independent licensee of the Blue Cross and Blue Shield Association.

**Independence**   
Independence Administrators

 **LEVEL CARE**  
HEALTH CONSORTIUM

## Don't wait until you're sick! Register for MDLIVE today. There are several ways to activate your account.



Text **LevelCareHealth** to **635-483** to chat with Sophie, a virtual assistant who will help you sign up



Download the MDLIVE app on your smartphone



Visit [mdlive.com/levelcarehealth](https://mdlive.com/levelcarehealth)



Call **1-888-921-0313**



# Follow NYCDCCBF On Social Media



FACEBOOK.COM/NYCDCCBF



@NYCDCCBF



@NYCDCCBF



YOUTUBE.COM/@NYCDCCBF



COMPANY: THE NEW YORK CITY DISTRICT  
COUNCIL OF CARPENTERS BENEFIT FUNDS

# We're Hiring!

To see our open positions and apply,  
visit [www.nyccbf.org/jobs](http://www.nyccbf.org/jobs)



New York City District Council of Carpenters

**BENEFIT FUNDS**

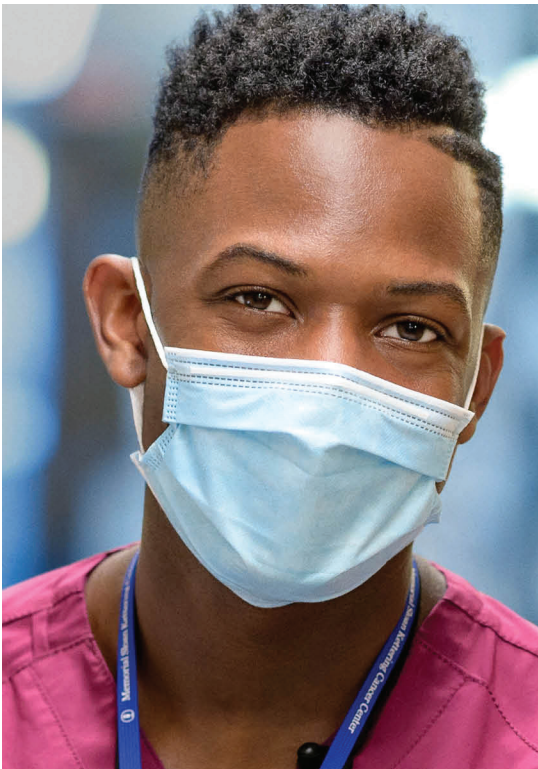




# FEBRUARY IS NATIONAL CANCER PREVENTION MONTH

In honor of National Cancer Prevention Month, the NYCDCC Welfare Fund has collaborated with Memorial Sloan Kettering (“MSK”) Direct to help raise awareness about the importance of cancer screening and prevention. Screenings help detect cancer early when it’s easier to treat. We encourage you to take MSK’s short assessment to get personalized screening recommendations and tips on how to lower your risk for cancer. In less than 5 minutes, you can take the first step toward taking charge of your health. Please visit [www.mskcc.org/direct/nycdcc/screening](http://www.mskcc.org/direct/nycdcc/screening) to take the assessment.

The NYCDCC Welfare Fund has a partnership with MSK Direct to provide members and their families dedicated access to exceptional cancer care, support, and expert resources from the world’s leading specialists at MSK. If you or a family member are impacted by cancer and would like to discuss treatment options at MSK, call the dedicated MSK Direct phone line for NYCDCC at **(833) 786-3368** 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**.

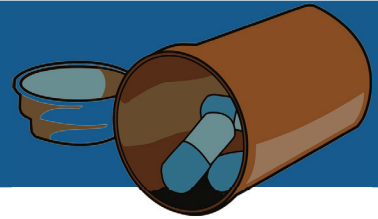
Always here.  
Always will be.



Memorial Sloan Kettering  
Cancer Center

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# At a Glance: Your Prescription Drug Plan through Express Scripts



Just a reminder that the NYCDCC Welfare Fund, through Express Scripts, provides coverage for prescription drugs purchased at retail pharmacies (or mail order pharmacies, which is mandatory for maintenance medications) to all eligible Active and Retired participants and dependents. Although deductibles and out-of-pocket maximums for Pre-Medicare Retirees may vary (\*see your current Summary Plan Description for further details), all of the co-payments are the same.

The details of your co-payments are as follows:

## Retail Co-Payments:

\$15 for generic  
\$25 for preferred  
\$40 for non-preferred

## Mail Order Co-Payments\*:

\$25 for generic  
\$45 for preferred  
\$75 for non-preferred

*\*Mail Order Co-Payments are for a 3-month supply*

To learn more, please contact Express Scripts at (800) 939-2091 or visit Express Scripts' website at [www.express-scripts.com](http://www.express-scripts.com).

Check out the Express Scripts Website and Mobile App!



- Track Prescriptions and Home Delivery Refills
- Refill and Renew Prescriptions Automatically
- View Claims, Balances, and Prescription History
- Receive Alerts for Prescription-Related Safety
- Search for Information about Prescription Drugs
- Find Lower-Cost Prescription Orders
- Utilize the Health Resource Center
- And Much More!

Visit [www.express-scripts.com](http://www.express-scripts.com) and/or download the free Express Scripts mobile app.



**EXPRESS SCRIPTS®**

# Instructions for Entering Vacation Direct Deposit Information

1

## Visit [nycCBF.org](https://nycCBF.org)

and click the "Member Log-In" button located on the top right corner of the screen.



2

## 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).

3

## Check the Box

agreeing to the terms of the website and click "Continue."



4

## After You Agree

to the website terms, select "Vacation" on the left-side navigation menu and click "Banking Information."

5

## Upon Entering the Screen

you will be directed to the "Vacation Benefits Deposit Information page."



6

## After Selecting the Account Type

enter all of your relevant banking information (Transit/Routing/ABA Number and Account Number) using the form that appears on the screen.

7

## Re-enter

your Transit/Routing/ABA Number and Account Number to confirm that the information is correct.



8

## Check the Box

located underneath the banking information you just entered to authorize the Welfare Fund to distribute direct deposit payments to your account.

9

## Make Sure

all of the necessary information requested is filled out and correct, and then click "Submit" at the bottom of the screen.

10

## If Your Banking Information is Successfully Entered

you will then receive a message that notifies you that your form has been submitted and provides you a confirmation number. If you receive an error message instead, please correct the error and resubmit the form.



# 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 Independence Administrators, 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.nycgbf.org](http://www.nycgbf.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@nycgbf.org](mailto:MemberServices@nycgbf.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).**

**CHANGE OF ADDRESS NOTICE**  
**MAIL TO:** NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS BENEFIT FUNDS  
395 HUDSON STREET, 9<sup>th</sup> FL - MEMBER SERVICES  
NEW YORK, NY 10014  
**FAX:** (212) 366-7845; **EMAIL:** [MemberServices@nycgbf.org](mailto:MemberServices@nycgbf.org)

\*\*\*PLEASE BE ADVISED THAT YOU **MUST** HAVE A PHYSICAL ADDRESS ON FILE\*\*\*  
\*\*\*YOU MAY ALSO ELECT TO HAVE A P.O. BOX ADDRESS ON FILE FOR MAILING PURPOSES\*\*\*

---

NAME (PLEASE PRINT): \_\_\_\_\_  
First ML Last Suffix

SOCIAL SECURITY #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_      DATE OF BIRTH: \_\_\_\_\_

MARITAL STATUS (CHECK ONE):  Single     Married     Divorced     Widowed  
Date                                  Date                                  Date

LOCAL UNION #: \_\_\_\_\_      UBC#: \_\_\_\_\_ - \_\_\_\_\_

---

HOME PHONE #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
CELL PHONE #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

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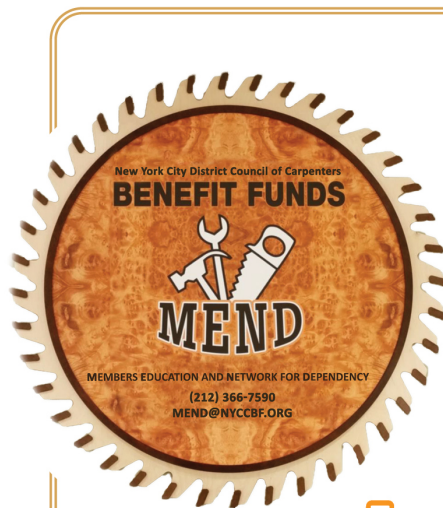
NEW PHYSICAL ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(CITY)                                  (STATE)      (ZIP CODE)      (ZIP +4)

MAILING ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(IF DIFFERENT FROM PHYSICAL ADDRESS)  
(CITY)                                  (STATE)      (ZIP CODE)      (ZIP +4)

---

SIGNATURE: \_\_\_\_\_      DATE: \_\_\_\_\_

\*\*\* YOU MUST PROVIDE A COPY OF A VALID PHOTO ID \*\*\*



## THE NYCCBF MEND PROGRAM

The New York City District Council of Carpenters Welfare Fund has launched the Members Education and Network for Dependency ("MEND") Program, which gives participants and their dependents access to confidential treatment for substance abuse and mental health issues.

**Services include:**

- Referrals to appropriate level of treatment including inpatient and outpatient treatment for all substances and mental health issues,
- Case management and Coordination of Services with outside providers,
- Supportive services and Education.

If you or one of your dependents is struggling with substance abuse or mental health issues, please contact the MEND Program for assistance from our accredited staff. The MEND program can be reached at:

**Phone:** (212) 366-7590  
**Email:** [MEND@nycgbf.org](mailto:MEND@nycgbf.org)

## **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](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.

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

## **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.

# TOOL TIME

## **Notes & Reminders:**

## **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, 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 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 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.nycdbf.org](http://www.nycdbf.org)

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

[www.twitter.com/nycdbf](https://www.twitter.com/nycdbf)

[www.instagram.com/nycdbf](https://www.instagram.com/nycdbf)

[www.linkedin.com/company/the-new-york-city-district-council-of-carpenters-benefit-funds](https://www.linkedin.com/company/the-new-york-city-district-council-of-carpenters-benefit-funds)

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.