

BENEFITS TOOLBOX



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

NYCDCC WELFARE FUND'S TELEHEALTH PROVIDER CHANGES FROM MDLIVE TO TELADOC

Effective January 1, 2024, Independence Administrators changed their virtual care provider from MDLIVE to Teladoc Health ("Teladoc"). **This change only applies to Active and Pre-Medicare retirees/dependents who are covered through Independence Administrators.**

The transition to Teladoc offers members the following:

- **A Larger Network.** Teladoc's network is about 3 times larger than MDLIVE's. Having more providers means shorter wait times for patients.
- **Babysitter calling.** If your child needs an appointment while someone else is taking care of them (e.g., a babysitter or grandparent), their caretaker can call Teladoc on your behalf.
- **No changes in cost.** Virtual care remains at the same cost-share as before (**\$10 copayment per visit**), even though members now have access to improved capabilities.

You can access Teladoc by:

- Calling **1-800-835-2362**,
- Visiting **www.teladochealth.com**, or by
- Downloading the Teladoc mobile app.

If you have questions regarding virtual care through Teladoc, please visit **www.teladochealth.com** or call the phone number on the back of your Independence Administrators ID card.



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PRUDENTIAL RETIREMENT ACCOUNTS TO BE UPGRADED AND MANAGED BY EMPOWER RETIREMENT

As previously reported on our website in March 2022, Empower Retirement acquired Prudential Retirement in early 2022. In February 2024, Empower will be completely upgrading and integrating Prudential accounts into the Empower system.

This change will not affect your individual Annuity Account under the New York City District Council of Carpenters Annuity Fund.

Some highlights of the Empower experience include:

Automatic Account Transfer – Your retirement account and current investments will automatically transfer to the new Empower experience.

New Website – You will be able to manage your retirement account with the help of enhanced planning features and tools.

New App – The Empower app is available for iOS and Android environments for on-the-go access to your retirement account.

Expanded Call Center Hours – Empower Customer Care Center representatives are available with additional weekday hours and new Saturday hours.

What You Can Do Now

To learn more about what Empower has to offer and read Frequently Asked Questions, please visit https://upgrade.empower.com/EPW/EPW_Migrations/1--

What You Can Do After The Upgrade To Empower

Once your account has automatically migrated to Empower, you can register your new Empower account and log-in information at <https://upgrade.empowermytime.com/#/>.

Once registered with Empower, you will be able to manage your individual Annuity account at www.empowermyretirement.com.

If you have questions about your account with Empower, please contact Empower Customer Service at **1-800-701-8255**.

To learn more about your Annuity benefits, please visit <https://nyccbf.org/member/annuity/>.



REMINDER: PREVENTIVE CARE & IMMUNIZATIONS

Preventive Care services, which are provided by the NYCDCC Welfare Fund (the “Fund”) in accordance with the requirements of the Affordable Care Act (“ACA”), include outpatient services and office services. Screenings and other services are covered as Preventive Care for adults and children with no current symptoms or prior history of a medical condition associated with that screening or service.

*Many Preventive Care services are covered by the Fund at no cost when provided by an In-Network Provider. These services include but are not limited to the following:

IMMUNIZATION VACCINES FOR CHILDREN AGES 0-18

- DPT (Diphtheria, Pertussis/Whooping Cough, and Tetanus)
- MMR (Measles, Mumps, and Rubella)
- Inactivated Poliovirus
- Influenza (Flu Shot)
- Varicella (Chicken Pox)
- Pneumococcal
- Meningococcal

IMMUNIZATION VACCINES FOR ADULTS

- DPT (Diphtheria, Pertussis/Whooping Cough, and Tetanus)
- MMR (Measles, Mumps, and Rubella)
- Influenza (Flu Shot)
- Human Papillomavirus (HPV)
- Hepatitis A
- Hepatitis B
- Shingles (Herpes Zoster)

CHILDREN'S PREVENTIVE HEALTH SERVICES

- Developmental Screening for children under age 3
- Autism Screening for children at 18 and 24 months
- Hearing Screening for all newborns
- Sickle Cell Screening for newborns
- Vision Screening for all children
- Behavioral Assessments

ADULT PREVENTIVE HEALTH SERVICES

- Blood Pressure Screening
- Colorectal Cancer Screening for adults over 50
- Depression Screening
- HIV Screening for everyone ages 15-65
- Obesity Screening and Counseling
- Alcohol Misuse Screening and Counseling
- Tobacco Use Screening

PREVENTIVE SERVICES FOR WOMEN (INCLUDING PREGNANT WOMEN OR WOMEN WHO MAY BECOME PREGNANT)

- Well-woman visits to get recommended services for women under 65
- Breast Cancer mammography screenings every 1 to 2 years for women over 40
- Cervical Cancer Screening for sexually active women
- Contraception (FDA-approved contraceptive methods)
- Urinary Tract or other infection screening
- Domestic and interpersonal violence screening and counseling

*For a full list and details of covered Preventive Care Services, please review the Summary Plan Description (SPD) which can be found at: https://nyccbf.org/wp-content/uploads/2022/03/NYCDCC-Welfare-Fund-SPD-Active-Retiree-Combo_Design-Final_March-2022.pdf



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If you have questions regarding Preventive Care services, please contact Independence Administrators (for Active/Pre-Medicare Retirees) at (833) 242-3330 or UnitedHealthcare (for Medicare-Eligible Retirees) at (888) 736-7441.

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. **Be sure to 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, 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.

▶ Vacation Benefits:

As with life insurance and AD&D benefits, a divorce does **not** change your beneficiary or invalidate your prior designation of your former spouse as beneficiary for your vacation benefits. If you wish to change your beneficiary for your vacation benefits, you must submit a new beneficiary designation form to the Fund Office. You can obtain a beneficiary designation form by calling Member Services or visiting our website at www.nyccbf.org.

▶ Division of Pension and Annuity Benefits through a Qualified Domestic Relations Order:

If a portion of your benefits from the Pension Fund or the Annuity Fund is to be awarded to your ex-spouse, you will have to obtain a **Qualified Domestic Relations Order** (“QDRO”) from the Court. A QDRO must meet certain requirements, which are described in the QDRO Procedures for the Annuity Fund and the Pension

Fund. You can obtain the QDRO Procedures for the Pension Fund by visiting www.nycCBF.org/member/pension. You can obtain the QDRO Procedures for the Annuity Fund by visiting www.nycCBF.org/member/annuity. In order to avoid unnecessary legal expenses and delay, you or your QDRO preparer should 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 their 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 Empower, 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. To check or change your beneficiary for your Pension benefits, please contact the Fund Office at (800) 529-FUND (3863). You can also find the form on our website at www.nycCBF.org. To check or change your beneficiary for your Annuity benefits, please visit www.prudential.com/online/retirement** or call (877) 778-2100.

**Note: Following the February 2024 integration of Prudential Annuity accounts into the Empower system, please visit www.empowermyretirement.com to check or change your beneficiary.

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



To see our current job openings, scan the QR code below or visit www.nycCBF.org/jobs



Empire BlueCross BlueShield Transitions Name to Anthem BlueCross BlueShield: New ID Cards for Dental Plan Issued

Please note that effective **January 1, 2024**, Empire BlueCross BlueShield transitioned its name to Anthem BlueCross BlueShield. Anthem BlueCross BlueShield is now your dental provider.

Be assured that this change did not impact your pricing, networks, coverage, or level of support or service.

Due to the name change, you should have received new ID cards in the mail. The cards should have a new logo for Anthem BlueCross BlueShield and also note the website transition from www.empireblue.com to www.anthem.com.

If you have questions regarding the name change and how it affects you, please contact Anthem BlueCross BlueShield using the member services number located on the back of the new ID card.



VISIT US ONLINE!

- BREAKING NEWS
- MEMBER LOG-IN
- VIDEO LIBRARY
- BENEFITS UPDATES
- PRINTABLE FLYERS
- MEMBER ASSISTANCE
- BENEFITS DOCUMENTS
- NEWSLETTER ARCHIVE
- MEND PROGRAM
- AND MUCH MORE!

SCAN TO VISIT NOW! >>>



New York City District Council of Carpenters
BENEFIT FUNDS



MEMBER SPOTLIGHT



ANTHONY "TONE" MERCADO
LOCAL 157
FRAMING & SHEETROCK
SHOP STEWARD
20 YEARS' EXPERIENCE

ON THE IMPACT OF UNION BENEFITS

"I'm proud to be the first carpenter in my family. Joining the union has put me in a better place physically, mentally, and spiritually. Over the past 20 years, my career's flourished, and my union benefits, like healthcare and vacation pay, provide for me and my daughters. Knowing I have a pension gives me peace of mind about the future."

ON THE BENEFIT FUNDS' SOCIAL MEDIA COMMUNICATIONS:

"The Fund Office's social media is a great source of information. I'm glad to be one of their social media ambassadors, sharing their posts with my fellow members. I also enjoy sharing info with prospective members, spreading the word about all the benefits this union has to offer. I wouldn't have it any other way."

DO YOU WANT TO BE FEATURED IN A MEMBER SPOTLIGHT?

Visit www.nycdbf.org/member-survey and type "Member Spotlight" in the comments, and we'll reach out!

@NYCDCCBF



Follow The Benefit Funds On Social Media!



New York City District Council of Carpenters
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American Heart Month: Heart Health and Stress



Heart disease is a leading cause of death in the United States, and about half of all Americans have at least 1 of 3 key risk factors (high blood pressure, high cholesterol, and smoking) associated with it. While risk factors such as age and family history cannot be changed, there are several factors you can change, which can lower your risk of disease and improve your quality of life.

Stress can take a serious toll on your mental health, make you feel irritable, and can increase your risk for depression. But stress also affects your body in other ways, often causing headaches, stomachaches, muscle tension, and exhaustion. High levels of chronic stress can also contribute to behaviors linked to increased risk for heart disease and stroke, such as smoking, drinking, lack of physical activity, overeating, and an unhealthy diet.

Finding ways to manage stress can not only improve your mood, but can help lower your blood pressure and reduce your risk of heart disease. Here are some simple tips to help you manage stress.

-Get out of the house. Take a walk outside and pay attention to the sights and sounds around you.

-Practice healthy sleep routines. Try to go to bed and wake up at the same times each day. Unwind before bed by dimming the lights and avoiding alcohol and large meals.

-Find physical activities and exercise that you like to do. Examples include walking, jogging, biking, yoga, lifting weights, playing sports, hiking, gardening, dancing, and playing with pets.

-Take a break from screens. Set aside 1-2 times per day to check the news and social media. Enjoy screen-free meals with family and friends.

-Meditation and breathing exercises. Taking deep breaths during a stressful situation can help you quiet your mind and make better decisions. Practicing meditation and mindfulness can help lower overall stress.

-Start a new hobby. Try learning a new instrument, signing up for a class, cooking a new recipe, drawing, painting, volunteering, visiting a museum, camping, or listening to new music.

-Reach out to your network. Connect with friends, family, and co-workers throughout the week, and make plans to spend time together doing activities you enjoy.

For more information, visit the following resources:

American Heart Association (www.heart.org)

National Heart, Lung, and Blood Institute (www.nhlbi.nih.gov)



Members Education and Network for Dependency

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 by phone at (212) 366-7590 or by email at MEND@nyccbf.org.

Please remember that there is no shame in asking for help, that MEND operates under strict confidentiality restrictions, and that we are here to help you and your family.



Urgent Care vs. Emergency Room: Which Should You Choose?

When you require immediate care, it is sometimes difficult to know whether **Urgent Care** or the **Emergency Room** (“ER”) is the right place to go. Not only can your choice impact your health, it can also impact you financially since ER costs are normally substantially higher than costs for an Urgent Care Center visit.

When to use Urgent Care

Urgent Care is ideal for when:

- Your doctor’s office is not open, and/or
- Treating your family’s minor accidents and illnesses, such as:
 - o Minor fractures, sprains, and dislocations
 - o Cuts or bad scrapes needing stitches or expert bandaging
 - o Flu symptoms including nausea, high fever, body aches, sore throat, and more

When to use the Emergency Room

Choose the ER if you think you or a family member has a life-threatening condition, such as:

- Heart attack symptoms: chest pain, difficulty breathing, shooting pains down an arm or leg
- Stroke symptoms: slurred speech, weakness or numbness on one side, loss of vision or difficulty balancing
- Head trauma, severe cuts and abrasions with uncontrolled bleeding, serious allergic reactions

When you should call 9-1-1 for help

If you think there is a severe life-threatening situation requiring immediate medical attention, it may be time to call 9-1-1.

Call 9-1-1 if:

- A broken bone is breaking the skin, or you are in a great deal of pain
- A cut is very deep, and you cannot control the bleeding
- You are unsure about the severity of the accident or medical event, especially in cases of a potential heart attack, stroke or poisoning

Potential Costs

ERs are better equipped to manage major health issues, so they typically cost more to use. Additionally, under the NYCDCC Welfare Fund, there is a \$200 copayment for ER visits if you (or your dependent) are not admitted within 24 hours. If you require an ambulance, you will incur a significant cost for that service as well. For an Urgent Care visit, the cost is \$25 per visit, not including any tests that may be required.

Make an informed choice

Remember, the severity of the illness or accident is the best way to tell whether you need to go to Urgent Care or the ER. Minor conditions are best treated at Urgent Care and life-threatening ones require an ER.

For more information

To learn more about the costs for Urgent Care and ER visits, you can contact Independence Administrators at (833) 242-3330 or the Fund Office at (800) 529-FUND (3863).

***Please consult a doctor or health expert for medical advice.**



National Cancer Prevention Month & Memorial Sloan Kettering



As an NYCDCC Welfare Fund participant, you and your family have access to a dedicated team of world-renowned cancer specialists at Memorial Sloan Kettering Cancer Center (MSK) to guide you through your unique cancer journey, wherever you are.

How Can MSK Direct Help?

MSK Direct is your pathway to the highest-quality cancer services for screening and prevention, diagnosis, treatment, and life after cancer – no matter where you are. With MSK Direct, you have access to:

Coordinated appointments with MSK doctors. A dedicated Care Advisor will gather all your medical records and schedule a timely, coordinated appointment with an MSK doctor who specializes in the type of cancer you have.

Navigational cancer support and guidance from a team of oncology-certified nurses. Whether you choose to receive your care at MSK or somewhere closer to home, our dedicated team of oncology-certified nurses are here to support you and answer questions throughout your cancer journey.

Help choosing the right hospital for you, wherever you live. Using our National Cancer Care Recommender tool, we can help you find the best cancer hospitals that are close to home and accepted by your insurance.

Expert opinions from MSK doctors without leaving home.

MSK doctors will provide you and your local doctor with an accurate diagnosis and a comprehensive, written treatment plan to guide your cancer care so you can benefit from MSK’s world-class expertise.

Cancer screenings and risk assessments. We’ll provide you with personalized screening recommendations and advice on how to reduce your risk for cancer through our digital assessment and educational resources.

Scan here to learn more about MSK, screening resources, and more.



www.mskcc.org/nycdcc



Memorial Sloan Kettering
Cancer Center

MSK Direct

Early Detection Saves Lives

Take action! Answer a few questions to get personal screening recommendations and advice on how to lower your risk.

mskcc.org/direct/nycdcc/screening



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 their 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 obtain information concerning your pension benefit at any time by visiting the NYCDCC Benefit Funds' website at www.nycCBF.org, logging into the member portal located on the top right corner of the screen, and selecting the "View Pension Estimate" option.

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

PENSION WITHHOLDINGS

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

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

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 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

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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

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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.