

the MID-AMERICA CARPENTERS REGIONAL BENEFIT SERVICES

BUILDER *news*



GoGreen

NOW AVAILABLE



You've got mail. All kinds of it. Junk mail, investment information, bills, your neighbor's mail, you name it. You receive mail in the receptacle outside your home, and you receive more email than you can keep up with. It's nearly impossible not to lose the stuff that matters. *Until now.*

Using our new Member Portal, our office can now send you important notices electronically.

When you sign up for a Member Portal account and check the box to **GoGreen**, you opt in to electronic delivery of important, required plan information. Instead of opening your mailbox to what appears to be junk but might be a pension statement, when you opt in to **GoGreen**, you will receive an alert to the email address you provide, notifying you to check your Member Portal for a new document.

Secure delivery? Nailed it.

We're all overwhelmed with information. Our goal is to make receiving your plan information secure, accurate, confidential, and easy to access. By electing to **GoGreen**, your data is stored in our secure portal, for you to access with your personal log in at any time. There's no room for postal or email errors, and therefore your benefit information remains safe with us.

Note to St. Louis Pensioners.

As your Benefit Plan Administrators, we are required to send you certain information about your benefits. If you elect to **GoGreen**, Carpenters Pension Trust Fund of St. Louis will notify you of the electronic availability of your pension benefit statement *every year*. If you do not elect to **GoGreen**, your pension benefit statement will still be mailed to you *every three years*. This fall, once the St. Louis 2024 Plan Year Pension statements are finalized, statements will be made available to you *directly to your Member Portal*. No portal account? No problem. As soon as you sign up for the Member Portal, you'll have immediate access to view or download available documents at your convenience.

If you don't want to **GoGreen**, no worries! You may request a copy of your pension statement from our office *once per year*.

INSIDE THIS ISSUE:

- MEMBER PORTAL
- WELL DESERVED
- HEALTH FAIRS & PICNICS: SAVE THE DATES
- RECIPROCITY
- ESTATE PLANNING
- FINANCIAL EDUCATION
- & more



What else can you do in the Member Portal?

- Check your hours
- Make a payment
- Review eligibility
- Update your address
- Access your documents

SIGN UP:

LABORFUNDS.ORG/MEMBER-PORTAL



a fond farewell

a well-deserved retirement after 39 years of service

by, Laurie Sievert, Communications Manager

INSIDE THIS ISSUE:

- GOGREEN, p 1
- ADMIN UPDATE, p 2
- KC WELLNESS CTR, p 3
- HEALTH FAIRS & PICNICS, p 4-5
- VISION, p 6
- ESTATE PLANNING, p 6
- RECIPROCITY, p 7
- TELADOC, p 7
- NEW DIABETES & PULMONARY PROGRAMS, p 8
- HEALTH PLAN SPD, p 10
- CAC RECOMMENDATIONS, p 9
- PELAGO, p 10
- MEMBER PORTAL, p 10
- STL WELLNESS CENTER, p 11
- FINANCIAL EDUCATION, p 11

Congratulations!

After 39 years of devoted service, Mid-America Carpenters Regional Benefit Services (MACRBS) Benefit Plans Administrator, **Ronald W. Laudel**, retired on May 31, 2024, and leaves a legacy that our entire MACRBS team is committed to upholding.

Ron Laudel began his career with Carpenters in May 1985, when former Executive-Secretary Treasurer of the Carpenters' District Council of St. Louis, Ollie Langhorst, "gave Ron a shot," as Ron explains it. Grateful still today, Ron learned the ropes from the bottom up, learning to appreciate the union, with all its operating parts. The lives of the union members became the cornerstone focus of Ron's career. After a short time as Assistant Administrator, Ron was appointed as Benefit Plans Administrator in March 1993.

Enhancing Members' Lives

Our Vision. Our WHY.

As Administrator, Ron rejected recognition for his efforts, always putting the focus back on the hardworking members of the regional council. Ron insisted team dedication to "*deliver the **best benefits** to the **most members** for **as long as possible***," in all situations. He wanted to make a quiet impact, the kind you can't feel take place and that "just is." This focus became our organizational mission and will remain the core of who we are and how we operate as your benefits' service organization, even as Ron heads off into the sunset.

Extraordinary Service | Driving Innovation | Deep Commitment

The legacy. Our Mission.

Throughout the past 39 years, whether national, union, health or pension plan-related, change has been a constant. Regularly, the Boards of Trustees were required to make hard decisions to improve the future of the plans we administer, and it was up to Ron and his team to guide the trustees. He did so always thinking of the future of the benefit plans and all potentially impacted members.

our
LOGO



*health / wellness
healthcare benefits*



MACRC
sits at the core



*retirement &
"sunsetting" years*

began with Ron's
VISION

Sitting down with Ron during the last week of his onsite work, Ron's passion and humility led the conversation. He will tell you he was just one piece of the puzzle. He gives all accolades to his strong executive teams and partners throughout the years and thanks all of them - *you know who you are* - for their dedication and support. But, for those of us who know Ron well, he was truly the rudder that kept us in line and often the raft that kept us afloat. We are thankful for his leadership, guidance, and mentorship. Because of Ron's dedication and instruction, the well-trained executive team will continue his efforts to keep the plans strong, to invest in our members, and to always provide the best benefits and service we can to as many as we can for as long as we can.

Thank you, Ron, for your service. Now, enjoy your well-deserved next chapter!

So, who is standing in leadership for you now?

Watch for more executive team spotlights in upcoming Builder issues.

Carpenters Wellness Center

Kansas City *update*



Progress is underway!

The Board of Trustees has selected Premise Health to operate the Carpenters Wellness Center - Kansas City. Targeted to open in December 2024, plans are moving along on schedule.

Services Provided

Carpenters Kansas City Wellness Center will initially offer medical, chiropractic, mental health care, and a limited pharmacy.

Wellness Center Tours during the Kansas City Health Fair

Attend the Kansas City Health Fair to walk a guided tour of your state-of-the-art wellness center! No appointment necessary. Watch for more details to be announced in September: laborfunds.org/health-fair/kansas-city





CARPENTERS

HEALTH FAIRS & PICNICS



2024



PASSPORT TO HEALTH

Take a stroll AROUND THE WORLD at our events to visit the many vendors, providers, partners; and engage in activities and games; and enter to win a variety of HUGE participation prizes and FANTASTIC door prize raffles.

Saturday, September 21

Kansas City Health Fair

8 am - 11 am

Carpenters Kansas City Training School
& Carpenters Kansas City Wellness Center
8955-8965 E 38th Terr, KC, MO

Kansas City Locals 315 & 1127 Picnic

12 pm - 4 pm

Carpenters Kansas City Training School parking lot
8965 E 38th Terr, KC, MO

Saturday, September 28

St. Louis Health Fair

8 am - 12 pm

Carpenters St. Louis Wellness Center
1403 Hampton Ave, STL, MO

St. Louis Council Picnic

10 am - 4 pm

Regional Council parking lot
1401-1419 Hampton Ave, STL, MO

Off-site parking will be mandatory* beginning at 9 am.

Shuttle services will be provided!

Visit laborfunds.org/health-fair-st-louis for a parking map

**Handicap parking will be available onsite for both events*

**Onsite parking will be available for Siteman mammography van patients during appointment times only*

Saturday, October 12

Cape Girardeau Mini-Health Fair

10 am - 12 pm

Carpenters Hall, 815 Enterprise, Cape Girardeau, MO



RSVP



Find out more & RSVP at
laborfunds.org/health-fair

Sponsors



Premise Health.



Allen Roofing & Siding	Local 1310
Builders' Bloc	
Countryside Carpets	Local 32
D.E.L.L. Plaster & Drywall Construction	
Fairmont Construction	Local 57
Inkspot	
Marco	Local 92
Murphy Company	
The Korte Company	Local 97
VSP	
Bevis Construction, Inc	Local 315
Burr Oak	
C.A. Jones, Inc	Local 662
Hammond and Shinnars, P.C.	
Local 664	
MetLife	
River City Drywall & Painting, Inc	Local 1127
Shillington Box, LLC	
Turnkey	Local 1596
Becker Construction, Inc	
Kiefner Brothers, Inc	Local 1770
R.G. Ross Construction Co	
Tony Prince Company	Local 1839
Yahl Contracting	
Pedro's Planet	
KCI Construction	

HEALTH FAIR PARTICIPATION PRIZES

Participants must be at least 18 years old, covered under the health plan, and engage in at least one health opportunity to be entered to win!

Kansas City & St. Louis Health Fair Prizes

- 1st PRIZE: Blackstone 36" Griddle with Air Fryer & Cabinets
- 2nd PRIZE: Horizon Fitness Foldable Treadmill OR
Evolution Pro Magnetic Indoor Cycle Bike
- 3rd PRIZE: Red Oak Resorts 3-Day Getaway, *donated by Reinhold Electric*
- 4th PRIZE: Vitamix Blender
- 5th PRIZE: LunchEAZE Core Lunchbox OR
Costco Executive Membership

Cape Girardeau Mini-Health Fair Prize

- 1st PRIZE: Horizon Fitness Foldable Treadmill OR
Evolution Pro Magnetic Indoor Cycle Bike

vision

b e n e f i t s



Part of your *total Premium Plan benefits package.*

Did you know just **15%** of our Premium Plan participants and dependents use their VSP vision benefits? That means the other 85% of covered individuals are going “sight unseen,” trusting that one of your most valuable assets is holding steady. You don’t pay any extra for vision benefits, and the Premium Plan copay for an annual preventive vision check is just \$10. Basic Plan participants are able to take advantage of VSP discounts. So, why not make your eye health a bigger priority?

Part of your *total body health.*

Your eyes are important to your way of life, your vision irreplaceable, but there’s more to why vision benefits are part of your plan of benefits. Vision exams can help you monitor your eye health and detect potential issues early. Comprehensive eye exams can help identify non-vision health conditions like diabetes or high blood pressure, which can lead to vision loss if left untreated, as well as other more serious health issues, such as stroke or heart attack.

Thinking twice about taking advantage of your vision benefits? Please do!

Non-Medicare participants:

Get started at **vsp.com** or

Schedule an appointment with **Carpenters Vision Center in St. Louis**

by calling: 314.955.2182, or

Scan the QR code & visit:

vsponsiteclinic.com/carpenters-stlouis



scan me



estate planning

Will preparation and estate services at your fingertips.

Having a will is one of the most important things you can do for your family. Making sure your will is up-to-date can help ensure that your assets are distributed the way you want. You may not need to have access to an attorney to create a binding will.

Visit **www.willscenter.com** and register as a new user. Be sure to enter your Employer as **STLKC Health Plan**. Once your account is set up, just follow the simple instructions to create the online document you need.

Available services

Will preparation
Living Will
Healthcare Power of Attorney
Property Power of Attorney
HIPAA Authorization

what is **reciprocity**

attn: traveling members

When it comes to your benefits, **reciprocity** refers to the ability to transfer your health, pension, and annuity benefits back to your Home Funds when you travel and work out of your Home territory.

Where's "Home?"

If you are a member of a Local that belongs to the Mid-America Carpenters Regional Council and participates in the St. Louis-Kansas (STLKC) City Carpenters Regional Health, Annuity and Vacation Plans and the Carpenters' Pension Trust Fund of St. Louis, these are your Home Funds. Sometimes you may belong to a Local who participates in the STLKC Health and Annuity Plans but participates another pension fund, such as the Carpenters' Pension Trust Fund of Kansas City, or the Carpenters' Pension Fund of Illinois.

Home STLKC Locals include: 32, 57, 92, 97, 315, 662, 664, 945, 1127, 1310, 1445, 1529, 1596, 1770, and 1839.

Traveling Members

When you travel and work in another jurisdiction, it is important to know where your benefits are being paid. Most often, your employer is required to pay

your benefits to the Benefit Fund Office that serves the area in which you are working. Sometimes, Health and Pension contributions in those areas may not be paid to the same Benefit Fund Office. For example, if you travel to Mid-Central Illinois to work, your Health and Welfare benefits will be paid to Central Illinois Carpenters' Health and Welfare Trust Fund in Lincoln, IL, and your pension benefits will be paid to the IEBC (Independent Employee Benefits Corporation) in Geneva, IL. You are responsible for requesting to have those contributions transferred back to your Home Funds in St. Louis.

Move Your Benefits, Not Your Local

If you travel for work but don't plan to move, it's important not to transfer out of your local into another local where you will be temporarily working. If you transfer your Local, you will no longer be eligible to transfer your benefits! If you have questions about this process, please call our office!



For physical health. For mental health. Whole person care is available to you from a single app.

Bee sting? Itchy eyes? Mystery rash? Teladoc can help you from the comfort of your home, while on vacation, or even into the wee hours of the night. Call or connect online 24/7 using the Teladoc mobile app for virtual care, when and where you need it.

Cold & flu symptoms

Allergies & respiratory infections

Wellness visits

Behavioral health visits

Pink eye

Skin problems

and more...



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Active participants & Pre-Medicare retirees

health plan

Introducing our *new* Pulmonary & Diabetes Programs

1

Omada®: Better health isn't a solo journey.

We are pleased to announce that we offer Omada® for all eligible individuals at no additional cost. Omada is a personalized program that surrounds you with the tools and support you need to reach your health goals, whether that's losing weight, managing diabetes, or improving your overall health.

Omada gives members a personal health coach who is there every step of the way to help them take back control of their health and lose weight — so they can live their healthiest.

See if you're eligible: express-scripts.com/healthsolutions

Log in to get your exclusive access code and link to apply to Omada.

Omada members who complete their health goals with support of a health coach are 2.5x more likely to lose weight.

Learn to:

Eat healthier
Gain more energy
Sleep better
Manage stress

“[Omada] has been such a blessing. I have never had anything quite like this program.”
- Mary, Omada member

2

OneTouch Reveal®: Are you struggling with diabetes?

The OneTouch Reveal® mobile app helps people to get more meaning out of their blood glucose readings, in the moment and on the go. Employees can also personalize the OneTouch Reveal® mobile app to suit their lifestyle.

Starting your new diabetes care program

1. Visit express-scripts.com/healthsolutions to see if you are eligible. “Register now” if you don't have a login.
2. If you are eligible, you will select “LifeScan OneTouch Reveal®” and be provided an access code and link to enroll.
3. If the health solutions tab is not available, or there isn't an option for “LifeScan OneTouch Reveal®” on your portal, you are not eligible for the program at this time.
4. Once enrolled, you will receive your welcome kit and no-cost OneTouch Verio Flex® meter in the mail.

When paired with a
OneTouch Verio Flex®
blood glucose meter, the
OneTouch Reveal® app:

→ Makes it easy to track your progress

→ May help lower your A1c and simplify glucose management decisions

Questions about these programs

Call Express Scripts at 855.723.6099

pharmacy

benefit



Prescription Drug Coverage & Exclusions

Effective 6/1/2024

Each quarter, the United Brotherhood of Carpenters' (UBC) Clinical Advisory Committee (CAC) reviews new emerging prescription drugs entering the market. Based on the committee's findings, recommendations are made for coverage or exclusions under the Plan for certain drugs. The list below includes the committee's recommendations which were approved by the Board of Trustees.

✓ Anti-Infective Drugs

- ♦ Pivva (pivmecillinam) tablet Not Covered

✓ Central Nervous System Drugs

- ♦ Qelbree (viloxazine) Not Covered
- ♦ Rezenopy (naloxone) nasal spray Not Covered
- ♦ Opvee (nalmefene) N.S. Covered
- ♦ Risvan (risperidone) I.M. Not Covered
- ♦ Libervant (diazepam) buccal film Not Covered

✓ Cardio-Pulmonary Drugs

- ♦ Opsynti (macitentan/tadalafil) tablet ORPHAN Covered with PA
prescribed by a specialist
- ♦ Tryvio (aprocitentan) tablet Covered
prescribed by a specialist
- ♦ Winrevair (sotatercept) S.C. Covered
prescribed by a specialist

✓ Endocrine-Metabolic Drugs

- ♦ Eohilia (budesonide) Covered
prescribed by a specialist, 12 weeks
- ♦ Rezdiffra (resmetirom) tablets Covered with PA
prescribed by a specialist

✓ Immunosuppressant Drugs

- ♦ Myhibbin (mycophenolate mofetil) oral susp Not Covered

✓ Hematological Drugs

- ♦ Vafseo (vadadustat) tablet Not Covered
- ♦ Voydeya (danicopan) tablet - ORPHAN Covered with PA
prescribed by a specialist
- ♦ Xromi (hydroxyurea) oral solution Not Covered

✓ Immunological-Biological Drugs

- ♦ Xolremdi (mavoxiafor) capsule - ORPHAN Covered with PA
prescribed by a specialist

✓ Neurological Enzyme Drugs

- ♦ Duvystat (givinostat) oral - ORPHAN Not Covered

✓ Oncology Drugs

- ♦ Ojemda (tovorafenib) oral suspension - ORPHAN Covered with PA
prescribed by a specialist

✓ Ophthalmic Drugs

- ♦ Clobetasol propionate ophthalmic suspension Not Covered





A brighter tomorrow with Pelago

Quitting or cutting back on smoking, vaping, or smokeless tobacco isn't easy, but finding help should be.

- ✓ Fully virtual
- ✓ 1:1 support
- ✓ Licensed care team
- ✓ On-demand resources
- ✓ No pressure
- ✓ No wait times

Take action by 10/31/24 for a \$25 gift card*

Get started:



Scan the QR code or visit pelago.health/carpenters



Create an account



Download and log in to the Pelago app



Earn a \$25 gift card*

SCAN ME!



Pelago is available to eligible participants and their covered dependents ages 18 & up.
*Gift card offer applies to new members only. New members must register, download the app, and log in by October 31, 2024.
Additional terms and conditions may apply.

NEW & COMING SOON from your benefit office

Member Portal

Our MACRBS Member Portal launched in November 2023. Never before have you had easier, more secure access to your benefits and coverage in real time than you do now! Features available in your new portal will continue to grow in the coming months.

Complete or update your Enrollment form, check your hours, update your beneficiaries, review eligibility, update your address, and more. Scan the QR code, or visit laborfunds.org/member-portal to get started now.



Scan me

New Health Plan SPD

Health plan Summary Plan Description (SPD) effective May 1, 2024, is being finalized.

If you elect to **GoGreen** in the Member Portal, you will receive the SPD electronically in your portal. All other participants will receive the updated SPD by mail.

St. Louis Pension Statements

St. Louis Pension statements will be available in your Member Portal this fall. Refer to page 1 of this newsletter for details.

Workplace temperature safety

Whether you're working in hot or cold conditions, extreme temperatures cause our bodies to work on over-drive to keep our core temperature regulated. Talk with your care team about prevention or treatment for heat-related illnesses or cold-stress injuries.

Schedule an appointment today by calling 314-955-9355 or visit my.marathon-health.com

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Carpenters Wellness Center
1403 Hampton Ave, St. Louis, MO 63139



FINANCIAL EDUCATION WORKSHOPS



Live Workshops

Our partner for life insurance benefits, MetLife, offers *live via Zoom* financial education and retirement planning opportunities for our participants and their families. These workshops are designed to help you become financially stable long-term and prepare you for retirement. Our 2024 workshop calendar is now available!



*find out more
& sign up*

Live Workshops

	Date	Time
Understanding Social Security	August 20	4 pm
Get Retirement Ready	September 18	4 pm
Retirewise series (2-1.5 hr sessions)	November 12 & 19	4 pm
Retirement Income Planning	October 23	4 pm

Pre-Recorded Workshops

In addition to the live MetLife workshops offered, pre-recorded workshops are also available in English and Spanish on the Videos page of our website and may be found toward the bottom of the page: laborfunds.org/videos



watch now



1419 Hampton Ave
St Louis, MO 63139

Address Service Requested

*Providing benefit news to participants and dependents covered under the
St. Louis - Kansas City Carpenters Regional Health, Pension, Vacation & Annuity Plans*

**Mid-America Carpenters
Regional Benefit Services [MACRBS]**
STL 314.644.4802 | KC 816.931.0097
Toll-Free 877.232.3863
benefits@laborfunds.org | laborfunds.org

Regular hours: Monday - Friday 8am - 4:30pm
Health benefit & claims phone support by UMR
7am - 8am, 4:30pm - 7pm

Carpenters Wellness Center - St. Louis

314.955.9355 | laborfunds.org/wellnesscenterstl

Regular hours: Monday - Wednesday 7 am - 6 pm
Thursday 7 am - 5 pm
Friday 7 am - 4 pm

Carpenters Vision Center

314.955.2182 | vsponsiteclinic.com/carpenters-stlouis

Regular hours: Monday - Wednesday 8 am - 6 pm
Thursday 8 am - 5 pm
Friday 8 am - 4 pm



Carpenters Dental Center

314.455.8998

Regular hours: Monday 9 am - 6 pm
Tuesday - Wednesday 8 am - 5 pm
Thursday 8 am - 4:30 pm
Friday 8 am - 2 pm

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sign up for our monthly e-newsletter

