

BEYOND THE BLUEPRINT

Volume 2 | Issue 3 | September 2026

STRONGER TOGETHER

Kansas City & St. Louis Pension Mergers Effective October 1, 2026

The Kansas City Carpenters Pension Fund and St. Louis Carpenters Pension Fund are scheduled to merge into the **Mid-America Carpenters Regional Council (MACRC) Pension Fund** on October 1, 2026. Following the mergers, participants and retirees will become participants in the MACRC Pension Fund.

Active participants

All vested benefits earned through September 30, 2026, will remain unchanged and will not be reduced.

Retired participants

As a result of the merger, retired carpenters will have access to a new \$3,000 lump sum death benefit. Upon the death of the retired carpenter, their selected beneficiary will receive a one-time lump sum payment of \$3,000.

Retired participants & beneficiaries

Your monthly pension amounts will remain unchanged. Beginning October 1, the date you receive your monthly pension payment will be made on the first business day of the month for which the benefits apply. For example, in November, the 1st is on a Sunday, so you will receive your monthly payment on Monday, November 2.

Beneficiary Forms due September 30

As part of this transition, all **active** and **retired** participants must complete and return the Beneficiary Designation Form that was mailed in August, no later than **September 30, 2026**. Instructions may be found on the specific fund's merger landing page listed below.

Note: Beneficiaries receiving monthly payments do not need to complete a Beneficiary Designation Form.

Informational seminars

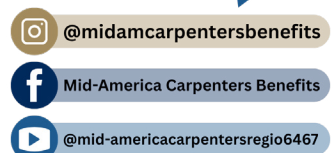
Register and attend an informational meeting hosted at our **Kansas City and St. Louis health fairs**. Preregistration recommended! If you are unable to attend in-person, a recording of each seminar will be available on your merger landing page:

Kansas City: macbenefits.org/kcmerger | St. Louis: macbenefits.org/stlmerger

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FOLLOW US ON SOCIAL MEDIA



PREVENTIVE MAMMOGRAM

Effective January 1, 2026

Preventive mammograms are covered at 100% when you use an in-network provider and are age 18 or older. No deductible applies, and prior authorization is not required.

If you are under age 18, mammograms are covered under your medical benefit rather than the preventive benefit. This means your calendar year deductible and coinsurance will apply. Refer to your Schedule of Benefits for the specific deductible and coinsurance amounts.

PREVENTIVE COLONOSCOPY

Effective January 1, 2026

Preventive colonoscopies are covered at 100% when you use an in-network provider and are age 18 or older. No calendar year deductible applies. The preventive benefit also covers other approved colorectal cancer screening methods, such as sigmoidoscopies and stool-based tests.

If a colonoscopy is performed to diagnose or treat a condition, or is done more often than the recommended screening schedule, it is covered under the medical benefit instead of the preventive benefit. In that case, your calendar year deductible and coinsurance apply. See your Schedule of Benefits for the specific amounts.

CARDIAC CALCIUM SCORING

The Plan covers cardiac diagnostic testing when you use a network provider and your doctor orders it as medically necessary. There is no age limit. These tests are covered under the medical benefit rather than the preventive benefit, so cost sharing applies. See your Schedule of Benefits for those amounts.

The cardiac calcium test is not covered through Absolute Solutions.

NEWBORN FRENECTOMY PROCEDURES

Effective January 1, 2026

Newborn lingual frenectomy (tongue-tie), labial frenectomy (lip-tie), and buccal frenectomy (cheek-tie) may now be covered under the medical plan when performed by a physician. These conditions can affect a baby's ability to latch and feed and are often treated together during a single office visit.

These procedures were previously covered under the dental plan. They are now covered under the medical benefit, so your medical deductible and coinsurance apply. Any amount you pay counts toward your medical deductible and out-of-pocket maximum. If you have already met your medical deductible for the year, the Plan will begin paying its share immediately.

Scan to view your
Basic Plan Schedule of Benefits



Scan to view your
Premium Plan Schedule of Benefits



HEARING BENEFIT

Effective August 1, 2026

The Southern Region's Premium and Basic Plans have historically utilized a calendar-year allowance. To eliminate confusion, the plan has been updated to reflect coverage *months* instead of *years*. This update applies to both the Premium and Basic Plans.

Previous plan rule "per year"	Updated plan rule to "months"
Allowance \$2,000 per ear every five years	Allowance \$2,000 per ear every 60 months

This change to the Premium and Basic Plans is not a benefit change.

DEFINITION OF "CHILD"

Effective August 1, 2026

The Plan's definition of "Child" does not change; however, the following blanket statement has been removed from the plan document: "provided that in each case the child satisfies the definition of Child or Dependent under Internal Revenue Code section 105(b)."

This language was removed to align with the concept that the plan's Trustees set the definition of "child" for the plan, not the Internal Revenue Code (IRC).

The IRC section 105(b) still applies to disabled dependents age 26 and older. The update to this definition only removes the blanket statement which previously applied to the definition for all children.

STEPCHILD PRIMARY COVERAGE

Effective August 1, 2026

Stepchild coverage has been primary under the Plan "only in the event that no other person is obligated to provide health coverage; and no other coverage is available through the biological parent who is not married to the Participant." With this updated phrasing, the other-coverage test looks to the biological parent who is not the Participant's spouse. Stepchildren are not intended to fall under the Spousal Coverage Verification Program.

The Board of Trustees of the Mid-America Carpenters Regional Council (MACRC) Health Fund is required to provide each Participant with notification of important changes made to the Plan. If you have any questions, please contact Participant Services.

If there are inconsistencies between the updates listed in this newsletter and the Plan document, the formal Plan document will prevail.



CARPENTERS HEALTH FAIRS

**Pardon our progress —
We're Building Stronger Lives.**

Learn about the five areas of wellness while visiting any of our health fairs. Every area of wellbeing affects your health and wellbeing, including:

Career | Physical | Social | Financial | Mental

Activities:

- ✦ Health Screenings - *participate for a chance to win!*
- ✦ Vendors
- ✦ Pension Merger Seminars (10 & 10:30)
- ✦ John Hancock Annuity Seminar
- ✦ Games
- ✦ Attendance & Sweepstakes Prizes

STRONGER TOGETHER

BUILDING PILLARS OF WELLNESS



Full details & to get your tickets:

Scan the QR code or visit:

macbenefits.org/health-fairs



HEALTH FAIRS & PICNICS

Kansas City Health Fair & Picnic▲	Sep 19
DIC-KC Mammography Van*	Sep 22
St. Louis Health Fair▲, Siteman Mammography Van* & Picnic▲	Sep 26
Lisle Health Fair▲	Oct 10

*Advance sign up required ▲Tickets required

PARTICIPATION PRIZES

Participate for a chance to win!

Health fair attendees covered under the health plan who engage in **at least one health screening** during the health fair will be entered to win from a variety of prizes. Check our website for details.

Health screenings

Flu shot	Biometric screening
Carotid artery screening	Hearing screening

Thank you, Sponsors!

UMR + UnitedHealthcare	Marathon Health
Peak Sport & Spine	RB Construction Inc
Absolute Solutions	BlueCross BlueShield of IL
Cheiron	Anderson Moran Constr Inc
Builder's Bloc	Delta Dental
Express Scripts	Marco
Mercy	PIFA
Premise Health	Reinhold Electric

Contributions from generous donors help our events to be a great success! For a complete list of all our health fair sponsors, please visit our website!

Sponsors listed above donated at least \$1,000 to support our events.

*Pay less out of pocket for your
healthcare needs*



HEALTH REIMBURSEMENT ARRANGEMENT

Available beginning October 1, 2026

Your new Health Reimbursement Arrangement (HRA)—administered by Optum Financial—helps you pay for a wide range of eligible health care expenses for yourself and your dependents, now and in the future.

This month, Optum Financial will mail a Visa debit card to all eligible participants, along with instructions to activate the card, register on the Optum Financial website, and download the mobile app. Once your card is activated, you can use your HRA funds to pay for eligible health care expenses not covered by the Plan. Eligible expenses include:

- ✓ Deductibles, copays, and coinsurance;
- ✓ Expenses exceeding Plan maximums;
- ✓ Premiums and self-payments; and
- ✓ Retiree expenses.

For a complete list of eligible expenses, see IRS Publication 502: irs.gov/publications/p502

Have questions or need help?

📞 Call Optum Financial 24/7: **833.881.8156**



Pelago



SOBER OCTOBER, YOUR WAY

Next month, explore a healthier relationship with alcohol. Sober October is a chance to hit reset and see what a mindful approach can do for you. Pelago can help.

How it works

- ✓ A personalized plan that keeps adapting, no matter what the month brings.
- ✓ Drink tracking tools that reveal patterns and help you discover what works for you.
- ✓ Interactive exercises to help you navigate social events and manage cravings.
- ✓ Support on your schedule - evenings, weekends, whenever...

Eligibility

Pelago is available at no cost to eligible participants and their covered dependents ages 18+.

Earn points toward a **\$75 gift card** when you download the Pelago app and complete your welcome call.*

Get started today

Scan the QR code or visit:

pelago.health/carpenters



Pelago offers support for nicotine & alcohol.

**New members only.*

TELADOC

Get care on the go for **free**. Talk to a doctor by phone or video after hours, while traveling, or anytime.

📱 Scan the QR code.

🌐 Visit Teladoc.com

📞 Call **1.800.TELADOC (835-2362)**



CARPENTERS *Wellness* CORNER

By Jesse Sieve, LCMFT
Carpenters Wellness Center-Kansas City

THE SECOND INJURY

Most injuries are pretty easy to recognize.

Your back starts hurting.

Your knee doesn't move the way it used to.

Your shoulder begins giving you trouble.

Then there's the injury nobody sees.

The first injury affects your *body*. The second one affects your *life*.

Don't just treat the injury. Pay attention to what the injury is taking from you.

There are steps you can take to improve your pain and your life before they take control.

1. Listen to your body's warning signs.
2. Treat recovery like part of the job.
3. Let your world remain bigger than your pain.
4. Treat the injury - and pay attention to what it's taking from you.

We're here to help.

Call one of our wellness centers or our Member Assistance Program (MAP) to schedule an in-person or virtual consultation.

Read the full story: laborfunds.org/second-injury



Q2 PROMOTION WINNERS

Congratulations to Amanda G. and Brian D., who participated and walked away with new Bose noise canceling headphones for their participation in the Q2 Promotion. Thank you to all who participated!

Q4 PROMOTION

October 1 - December 31, 2026

Visit the St. Louis OR Kansas City Wellness Center during this promotion and complete the following required activities:

- ✓ Schedule and attend your annual preventive medical visit + lab work + follow up visit.

You will be automatically entered for a chance to win an Apple Watch!

Eligibility requirements

- ✦ Participant or dependent, 18 or older
- ✦ Active, Pre-65 retirees only
- ✦ Medicare participants not eligible
- ✦ Member in good standing

Visit us online or call to schedule your appointment!

Carpenters Wellness Centers

📞 St. Louis 314.955.9355

📞 Kansas City 816.884.9355

🌐 laborfunds.org/wellnesscenters

Mercy Member Assistance Program

📞 Call to schedule 800.413.8008, #2

Medicare Advantage Plan Reminder
Covered under Carpenters' Medicare Advantage Plan? You can now use all Carpenters health and wellness centers for **FREE**.
We're happy to have you back!

PREVENTIVE HEALTH SPOTLIGHT

*Understanding the
Importance of Mammograms*

Taking care of your health doesn't have to be complicated. A mammogram is one of the best ways to detect breast cancer early, often before symptoms appear. When cancer is found early, treatment is often more effective and may require less aggressive options.

Routine mammograms also help you stay on top of your breast health by creating a screening history that can help identify changes over time. Regular screenings provide peace of mind and are an important part of preventive care.

Make preventive care a priority and schedule your mammogram today.

Where to Get a Mammogram

St. Louis

Siteman Cancer Center Mamm Van

Located in the St. Louis Wellness Center parking lot.

📅 Saturday, Sept 26: 8a - 12:30p

📞 Call Siteman: **800.600.3606, option 2**

Kansas City

Diagnostic Imaging Centers-KC Mamm Van

Located in the Kansas City Wellness Center parking lot.

📅 Tuesday, Sept 22: 8a - 4:30p

📞 Call DIC-KC: **913.344.9989**

Need another location?

Visit **UMR.com** and use the **Find Costs and Care > Find a Provider** tool to locate a mammography provider, or contact MAC Benefits' Participant Services for assistance.

PEACE OF MIND

A standard mammogram takes just 20 minutes.

Mammograms detect changes **three years before** they can be felt during a physical exam.

A little time today can mean more tomorrows.



WOMEN'S HEALTH

This notice is being provided to Active & pre-Medicare retirees by the Trustees of MACRC Health Fund in accordance with federal law.

The MACRC Health Plan, as required by the **Women's Health and Cancer Rights Act of 1998 (WHCRA)**, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry, prostheses and complications from a mastectomy, including lymphedema. Women undergoing surgery for a mastectomy or reconstruction surgery after a mastectomy due to breast cancer are covered as follows:

Premium Plan

- UnitedHealthcare's Choice Plus Network: Annual Deductible + 80% coverage;
- Out-of-Network: Annual Deductible + 50% coverage

Basic Plan

- Basic Plan: UnitedHealthcare's Choice Plus Network: Annual Deductible + 70% coverage

For more information regarding your rights under this federal law, please visit the American Cancer Society online:

www.cancer.org/cancer/financial-insurance-matters.html

For questions specific to breast cancer and your Plan coverage, visit our website or contact Participant Services.



MID AMERICA

CARPENTERS BENEFITS

1419 Hampton Ave
St Louis, MO 63139

Address Service Requested

*Providing benefit news to participants and dependents covered under the
STLKC Southern Region of the Mid-America Carpenters Regional Council*



BEYOND THE BLUEPRINT

