MID-AMERICA CARPENTERS BENEFITS

BEYOND THE BLUEPRINT

Volume 2 | Issue 2 | September 2026

2026 CARPENTERS HEALTH FAIR

The Carpenters Health Fair will take place on October 10, 2026. You can meet with your Health Fund, Supplemental Retirement Fund, and MCL vendors to learn more about your benefits! Wellness activities will be offered at **NO COST** to you including (spots are limited):

- flu shots
- biometric screenings
- hearing screenings
- carotid artery screenings
- financial consultations

Date: October 10 2026
Time: 9:00a - 12:00p
Location: 4979 Indiana Ave
Lisle, IL 60532



Take home a FREE t-shirt when you participate in one of the health fair wellness activities.



Advanced Registration Required

Scan the QR code to register or to learn more details.

Or, visit *macbenefits.org/health-fairs*

Participation Prizes

When you participate in one of the wellness activities listed above, your name will be entered for a chance to win a prize:

- $550 HRA contribution
- DeWalt 7.25-in. Circular Saw Kit + Electric Brake
- DeWalt USB-C Rechargeable Bluetooth Speaker
- Outdoor Collapsible Wagon
- Apple iPad 11th Generation
- and more...

IN THIS ISSUE

Health Fair
Men's Health Screenings
Plan Updates
New Promotion
Fitness Program
Vision Center Promotion
MCL Health Center: Rock Island
MDLIVE
Electronic Communications
Prescription Drug Coverage
Dental Benefits
Beyond Weight
Save the Date
Video Resources
Loneliness
Tools for Life Ambassador

SUMMARY OF MATERIAL MODIFICATIONS INSIDE

MEN'S HEALTH SCREENINGS

Routine lab work and colorectal and prostate cancer screenings can identify risks and support earlier treatment, leading to better health outcomes and improved quality of life.

You can have your screenings and lab work done for free at any of the Health Centers. If further evaluation is needed, your doctor can refer you to an in-network specialist. If you prefer a different provider, BlueCross BlueShield of Illinois offers a nationwide network for covered screenings, lab work, and follow-up care, which is subject to your plan's deductible and coinsurance.

You can find a Health Center provider at *members.premisehealth.com/macrc* and an in-network provider at *bcbsil.com* or by phone at 800-810-2583.

FOLLOW US ON SOCIAL MEDIA

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Mid-America Carpenters Benefits

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PLAN UPDATES

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. Review the changes below and contact the Fund Office if you have any questions by calling (312) 787-9455 Option 3.

CARDIAC CALCIUM SCORING

Effective July 1, 2026, cardiac calcium scoring (also referred to as a coronary artery calcium scan) is covered by the Plan for Participants 40 years of age and older, subject to medical necessity. The test is subject to the Plan's deductible and coinsurance. While this exam is a CT scan, it is not available through Absolute Solutions. To undergo this exam, a physician's order is required and there is no prior authorization required.

HEARING COVERAGE CONVERSION

Effective August 1, 2026, the written Plan language regarding hearing benefits will align with the claims administration practices. References to coverage periods measured in years are being changed to coverage periods measured in months. Hearing aid benefits are available once every five consecutive calendar years. However, claims are administered based on 60 months from the date of service. This is not a benefit change and does not change the amount of coverage available under the Plan. *Not applicable for Low-Cost Plan Participants.*

PRIMARY COVERAGE FOR STEPCHILDREN

Effective August 1, 2026, the Plan is being updated to clarify the eligibility provisions of stepchild coverage. The definition of a stepchild is updated to state that stepchild coverage is primary 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.* This addresses ambiguity in the reference to coverage available through a stepchild's biological parents. The Plan is also being updated to remove the exclusion of a child born to, or adopted by, the spouse after the marriage to the Participant.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA) FORFEITURE

Effective August 1, 2026, a Participant's available HRA account balance is available to individuals who qualify as Dependents and who are covered under the Plan at the time of the Participant's death. Previously the available account balance was available to Dependents even if they were not enrolled in the Plan at the time of death.

NEW PROMOTION

Laboratory work plays a critical role in disease prevention by identifying health risks and detecting illnesses early, often before symptoms appear. You can complete diagnostic testing and screenings at any of the Health Centers for **FREE** - no deductibles or copays!

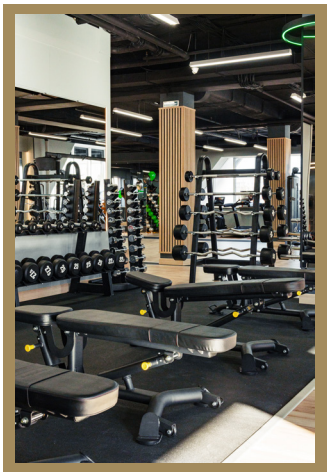
Complete these two steps between **October 1 through December 31** to be entered to win an **Apple Watch**:

1. Schedule and complete lab work at one of the Health Center locations.
2. Schedule and attend a virtual or in-person follow-up appointment to review the results.

Carpenters Center for Health	**(312) 337-4150**
MCL Health Center - Elgin	**(847) 450-6057**
MCL Health Center - Grayslake	**(847) 665-9552**
MCL Health Center - Joliet	**(815) 265-6062**
MCL Health Center - Northbrook	**(847) 402-2300**
MCL Health Center - Rock Island	**(309) 364-6550**
MCL Health Center - Utica	**(815) 310-5750**
members.premisehealth.com/macrc	

STRONGER STARTS HERE

Regular exercise can improve your health by building your strength, increasing cardiovascular fitness, and maintaining a healthy weight. It also supports your mental well-being by reducing stress, boosting mood, and increasing energy levels. Blue Cross and Blue Shield of Illinois (BCBSIL) offers flexible options to get in shape and stay active.



Sign Up Today
Phone: (866) 335-1392
Online: *BCBSIL.com*

Through the BCBSIL Fitness Program, you can access packages starting at just $19 a month. All packages include digital content and access to gyms near you. You can see all the options available through your BlueAccess for Members account. Once you are either logged into your account or created an account, view all the available options in the Wellness tab. You also have access to nutrition support, discounts, and more. **Find the right program for you!**

THERE IS STILL TIME TO WIN

Complete the two steps below before September 30 and you'll be entered for a chance to win Ray-Ban sunglasses:

- Schedule and attend an appointment at the Vision Center
- Purchase a pair of safety glasses.

For a $10 copay, active, eligible Carpenters can get prescription safety glasses at the **Carpenters Center for Vision**. You are even covered if you need multifocal lenses. Transition lenses are not included in the $10 copay.

Make an Appointment
Phone: 630-598-5120
Online: *vsponsiteclinic.com/carpenters-lisle*

Location
4979 Indiana Ave
Suite 200
Lisle, IL 60532

Operating Hours
M, W: 10:00a - 7:00p
T, Th: 8:00a - 7:00p
F: 8:00a - 5:00p

Not applicable for Low-Cost Plan or COBRA Limited Participants.

HEALTH CENTER SPOTLIGHT: MCL HEALTH CENTER: ROCK ISLAND

We are thrilled to announce the opening of the newest MCL Health Center in Rock Island, IL. You can begin making appointments in September 2026. The Health Center offers care to eligible carpenters, their spouses, and dependents. Services include primary and preventive care, behavioral health, lab work, vaccinations, nutrition counseling, chiropractic services, and physical therapy.

Even better, all of these services are provided at **no cost to you**. There are no deductibles, co-pays, or coinsurance, and you can usually get a same-day or next-day appointment. Whether you prefer virtual visits or in-person care, the center makes it easy to get timely, reliable healthcare.

Make an Appointment
Phone: (309) 364-6550
Online: *members.premisehealth.com/macrc*

Location
7750 38th Street West
Suite 2
Rock Island, IL 61201

Operating Hours
M, W: 6:00a - 5:00p
T, Th: 8:00a – 6:00p
F: 8:00a - 12:00p

Access to the Health Centers is available to participants (including spouses and dependent children, ages 2 and up) who are eligible and enrolled in comprehensive medical benefits under the Mid-America Carpenters Regional Council Benefit Fund's Active, Retiree and Low Cost Plans.

MEMBER PORTAL TIPS: ELECTRONIC COMMUNICATIONS

Getting the information you need by email is fast, easy, and clutter-free. Stay organized, save paper, and keep important updates right where you need them.

You can opt in to receive email communications instead of notices in the mail. This includes most of your required Fund notifications and pre-Medicare Explanation of Benefits (EOBs) directly to your email inbox.

Opt in to electronic communications using the steps outlined below:

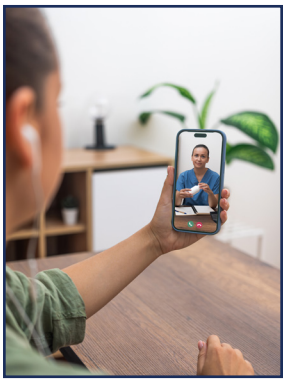
1. Log into the Member Portal
2. On the dashboard, click **Update** next to the Login Email
3. Click **Change** next to the Login Email
4. Review the **Electronic Consent Terms of Use**
5. Check the box to **Opt in to Electronic Communications**
6. Re-enter your password
7. Click **Save**

If you have not already registered for the Member Portal, a step-by-step tutorial on how to do so is posted on the log-in page. Once you are logged in, you can access the Video Library in the menu with step-by-step tutorials walking you through all of the available features.

Scan this QR code to access the Member Portal or visit *carpenterbenefits.org* and click **MEMBER LOGIN.**

CARE WITHOUT THE COMMUTE

MDLIVE is a convenient, virtual health care service that connects members with board-certified doctors, psychiatrists, and licensed therapists for personalized medical and mental health support from the comfort of home.



MDLIVE provides on-demand care for illnesses and injuries, including colds, allergies, UTIs, and medication refills, as well as therapy and psychiatry services for concerns such as anxiety, depression, stress, grief, relationship challenges, trauma, and more.

Book Virtual Care
Phone: (888) 680-8646
Online: *mdlive.com/bcbsil*
Mobile App: Download the app **MDLIVE**

SAVEON SP

SaveOn SP, your copay assistance benefit administrator, continuously monitors available specialty manufacturer copay assistance programs to help maximize your savings. Updates to the drug list, effective **July 1, 2026**, reflect these efforts and align with the copay assistance benefit included in your pharmacy benefit plan. Participants affected by these changes have been directly notified.

Added Medications: Alvaiz, Aqvesme, Arikayce, Aztozma, Bilprevda, Blenrep, Brinsupri, Danziten, Dawnzera, Exdensur, Forzinity, Hyrnuo, Inluriyo, Iqirvo, Itvisma, Komzifti, Lynozyfic, Modeyso, Myqorzo, Palsonify, Papzimeos, Privigen, Redemplo, Sogroya, Tyenne, Voyxact, Wayrilz, Zepzelca

Excluded Medications: Alprolix, Attruby, Austedo, Ayvakit, Besremi, Copaxone, Cuvrior, Duvyzat, Elfabrio, Fasenra, Galafold, Gavreto, Inqovi, Inrebic, Jaypirca, Kadcyla, Keveyis, Keytruda, Koselugo, Krazati, Lonsurf, Nerlynx, Ogsiveo, Ojemda, Olumiant, Omvoh, Onureg, Plegridy, Pyrukynd, Qfitlia, Retevmo, Revuforj, Selarsdi, Somatuline Depot, Spinraza, Strensiq, Synagis, Taltz, Tazverik, Tecfidera, Tryngolza, Tysabri, Ultomiris, Verzenio, Voydeya, Vyndaqel, Xospata, Xphozah, Xpovio, Xtandi, Zymfentra

Please call (800) 683-1074 to participate in the SaveOn SP program. Once you've completed the manufacturer copay assistance program's enrollment process and consented to SaveOn SP monitoring your pharmacy account, your responsibility will be reduced. A full list of drugs included in the program can be found at *saveonsp.com/app/uploads/2026/04/allother072026.pdf*.



BITE SIZE BENEFITS

Dental care is about more than just a nice smile. Good oral health helps prevent cavities, gum disease, and tooth loss, while also supporting overall health. Poor oral hygiene has been linked to conditions such as heart disease, diabetes, and other chronic conditions. Regular brushing, flossing, and dental checkups can help keep your mouth (and whole body) healthy!

Delta Dental of Illinois (DDIL) is our dental care partner. DDIL provides access to a large network of dental professionals eager to serve you and your family. Using a DDIL provider saves you money. The plan provides an annual benefit of $2,500 per person per year; you pay a $50 annual deductible and applicable co-insurance amounts. Preventive care, including checkups and cleanings, are free!

BRACE YOURSELF

For eligible members and their dependents, orthodontia services are covered at 80% up to a lifetime maximum of $5,000 when visiting an in-network dentist.

Don't miss out. Schedule your appointment today!

Find an In-Network Dentist
Phone: (800) 323-1743
Online: *deltadentalil.com*

Not applicable for Low-Cost Plan or COBRA Limited Participants.

BEYOND WEIGHT

The Beyond Weight program is offered through the Health Centers to help members lose weight in a healthy and sustainable way. The program combines nutritional support with regular lab work, consultations with a doctor or nurse practitioner, mental health support, and physical therapy / chiropractic care. In some cases, weight loss medication may be included as a part of the treatment plan. This is more than just a weight loss program, though; it is a lifestyle change.

Angie Sexton is the spouse of an active carpenter who has been participating in the Beyond Weight program at the Carpenters Center for Health for more than a year. The program has been transformational in her life, and she shared that she "likes that this is a comprehensive program with a lot of support. The providers have been wonderful."

Because this program is offered through the Carpenters Center for Health and MCL Health Centers, it is FREE for members. Plus, all of your doctors and appointments can be done in one place, or virtually when applicable. Angie shared "I've been able to coordinate times since we're all busy. It's made this so much easier to maintain."



Reach out to your local Health Center to learn more!

SAVE THE DATE

Keep an eye out for invites to all 2026 events.

October 10	Carpenters Health Fair	In-Person
October 21	John Hancock Plan Overview and Should You Save or Pay Down Debt	English Webinar
October 22	John Hancock Plan Overview and Should You Save or Pay Down Debt	Spanish Webinar
November 17	Holiday Stress	English Webinar

ACCESS RESOURCES

The Health Center teams have presented informative webinars on the following topics:

- Retiring Well with Your Partner
- Living with Depression
- How to Combat Loneliness
- Stress and your Mental Health
- Mastering Anger Before It Masters You
- Protect Your Back, Protect Your Craft
- 4 Horsemen: Improving Relationship Communication

We recognize that you have busy schedules and cannot always attend these events live. Webinar recordings are all posted at *carpenterbenefits.org* for you to watch when you have time.

COPING WITH LONELINESS

Connecting with loved ones is an important way to get emotional support and avoid feeling isolated. Adding social activities to your daily routine can help you follow through and give social connection the priority status it deserves.

Loneliness is different for each person. Some people need to connect with others occasionally to fill their need while others require much more connection.

Five Tips to Combat Loneliness

1. **Validate yourself.** The first step to managing loneliness is acknowledging it's happening. Don't try to push it away and pretend like you're not feeling the way you're feeling.
2. **Connect with others.** It's tempting to withdraw more when we're dealing with loneliness, but pushing yourself out of your comfort zone can chip away at disconnection.
3. **Switch up routines.** Involve friends in your weekend plans. Grab a snack or catch a game with family. Reach out by phone or text to out-of-town friends and family.
4. **Look for social opportunities in your community.** Check out fitness clubs, volunteering opportunities, or participating in hobbies that involve others.

Lyra Support

Through Lyra, you have access to on-demand tools like articles and videos to better recognize and understand how loneliness may affect you. **You and your eligible dependents each have access to 12 free therapy or coaching sessions per year.** You can partner with your coach or therapist to make a plan to tackle feelings of isolation.

Make an Appointment

Phone: (877) 368-0644
Online: *carpenterbenefits.lyrahealth.com*



LEADING VOICES IN OUR COMMUNITY: DAVE OSBORNE

Dave Osborne is a Local 1 Carpenter who sought help when he needed it most. He shares that doing so "saved my life, saved my family and was the greatest decision I've ever made."

In this video, he shares the story of his sobriety journey and offers advice to anyone looking to make a change in their own life. "The solutions are out there; what we have just at our fingertips is enough to save your life."

Scan to watch.

Don't give up!
Get inspired and get help!

MID AMERICA
CARPENTERS BENEFITS
12 E Erie St
Chicago, IL 60611

Address Service Requested

The information provided in Beyond the Blueprint is of a general nature only and does not replace or alter the official rules and policies contained in the official Plan documents that legally govern the terms and operation of the Benefit Funds. If this newsletter differs in any way from the official Plan documents, the official Plan documents always govern. Receipt of this newsletter does not guarantee eligibility for benefits. The Trustees have the right to modify benefits at any time.

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