WELCOME HEARTLAND HEALTHCARE FUND

Effective January 1, 2026, the Heartland Healthcare Fund and Mid-America Carpenters Regional Council (MACRC) Health Fund will merge. We are excited to welcome active and retired participants and families from the Heartland Healthcare Fund to the MACRC Health Fund.

SAVE THE DATE

Keep an eye out for invites to these events that will be hosted during 2026. Recordings of all webinars will be posted on our website at *carpenterbenefits.org.*

- **February 24, 2026**: Substance Use & Abuse: Recognizing Risks, Signs, & Steps Toward Healing Webinar
- **March 19, 2026**: Conquer the Kitchen LIVE: A Virtual Cook-Along for Retirees and Spouses
- **April 7, 2026**: Protect Your Back: Protect Your Craft
- **May 12, 2026**: Mastering Your Anger Before It Masters You
- **May 19, 2026**: Beyond the Alignment: Ergonomic Strategies for Work and Play
- **June 2026**: School Physical Safari
- **August 11, 2026**: 4 Horseman of Apocalypse-Relationship Edition for Effective Communication
- **October 2026**: Carpenters Health Fair
- **November 17, 2026**: Holiday Stress



LYRA: FAMILY AND COUPLES THERAPY

It is essential to your overall well-being to have healthy relationships with your family and partner. Through Lyra Health, both couples therapy and family therapy are available.

Couples Therapy

When challenges arise, couples therapy provides a safe, judgment-free space to work through conflict and strengthen communication. Whether you're facing major hurdles or everyday stressors, a trained relationship counselor can guide you and your partner toward healthier patterns and deeper understanding. Therapy is not just for couples in crisis. It can benefit any relationship, helping partners reconnect, rebuild trust, and navigate life changes like parenthood, career shifts, or grief.

Family Therapy

Family therapy is a tool to strengthen bonds, improve communication, and navigate challenges within a family system. Whether you're dealing with conflict between parents and children, sibling rivalry, or stress from major life transitions, family counseling offers a safe space for everyone to be heard. A trained therapist helps family members understand each other's perspectives, identify unhelpful patterns, and develop healthier ways to interact.

Contact Lyra Health

For more info about Lyra call (877) 368-0644, online at *carpenterbenefits.lyrahealth.com,* or by downloading the mobile app. You and your dependents who are eligible and enrolled in medical benefits, each have access to **12 free sessions per year**.

LEADING VOICES IN OUR COMMUNITY: STEVEN MORONES

Steven Morones of Local 174 shared that "having someone to talk to" was important for his journey and that "people would be amazed how many people are willing to open an ear and just listen".

In this video, he shares the story of his transition back to civilian life after enlisting in the Marine Corps and his mental health journey. He provides firsthand testimony on how seeking treatment and using the resources available to him helped him.

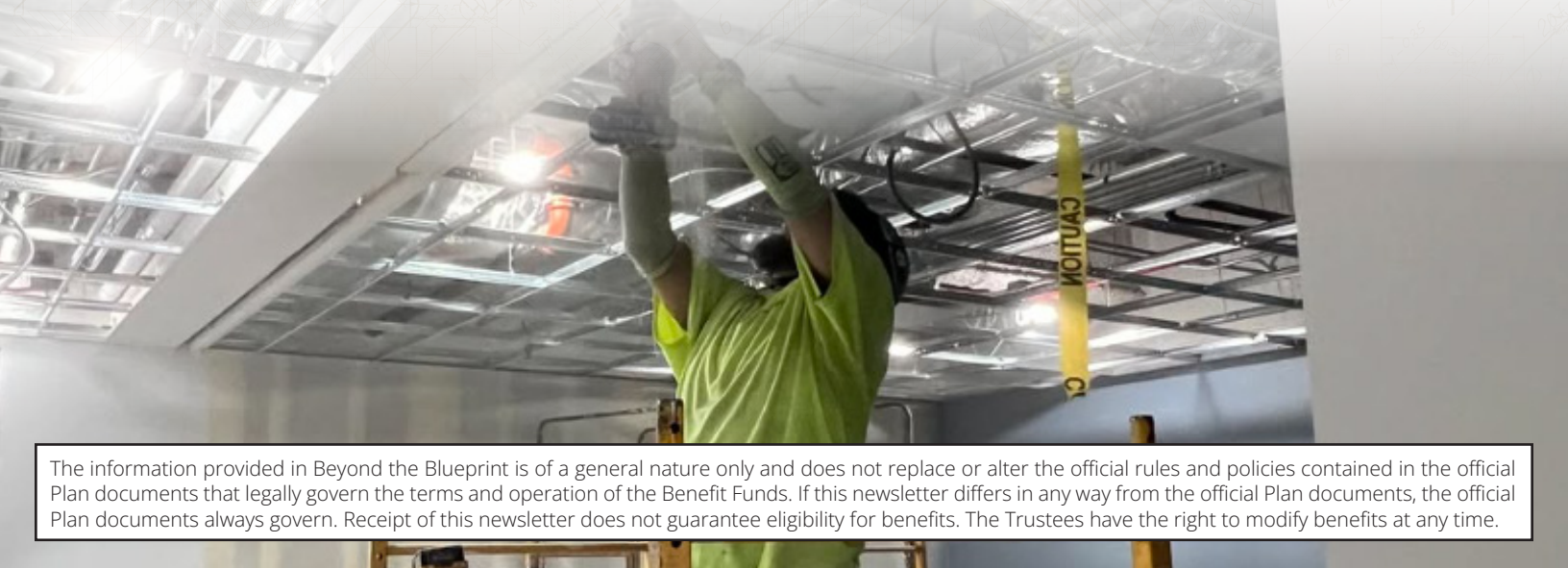
Scan to watch.

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

Address Service Requested

MID-AMERICA
CARPENTERS BENEFITS

BEYOND THE BLUEPRINT



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.

MID-AMERICA CARPENTERS BENEFITS

BEYOND THE BLUEPRINT

Volume 1 | Issue 3 | December 2025

2025 CARPENTERS HEALTH FAIR: OCTOBER 4, 2025

The 2nd Annual Carpenters Health Fair was held on October 4, 2025, in Lisle, IL. We had a great turnout of active and retired carpenters and their families. Attendees met with vendors, received vaccines, had blood pressure screenings, financial consultations and hearing tests, and got answers to their questions.

The day was a great success with all attendees walking away with the tools they need to improve their health and make the most of their benefits! We look forward to seeing everyone again next year.



IN THIS ISSUE

2025 Health Fair
HRA Receipts
New Promotion
Plan Updates
Tobacco Cessation
Vision Center
MCL Health Center - Elgin
Member Portal Tips
MDLIVE
Formulary Changes
Health Center Expansion
PT / Chiro Promotion
Heartland Healthcare
Save the Date
Couples / Family Therapy
Tools for Life
Ambassador Spotlight

HRA RECEIPTS DEADLINE

Submit your 2025 HRA (Health Reimbursement Arrangement) receipts by March 31, 2026. Eligible expenses must be health care costs incurred by you or your dependents between January 1, 2025 – December 31, 2025. Heartland members can get reimbursement from June 1, 2025 December 31, 2025.
If you miss the deadline, your expenses might not be reimbursed.

Submit your receipts on the Optum Financial mobile app or website at *myoptumfinancial.com/CRCCHRA*.



NEW PROMOTION AT THE CARPENTERS CENTER FOR HEALTH AND VISION

We are excited to announce a new promotion will be offered beginning January 1, 2026, through March 31, 2026. Patients who schedule and complete BOTH their annual physical and their annual vision exam at the Health and Vision Center respectively will be entered for a chance to win an Apple Watch AND Ray-Ban sunglasses.

We encourage members to make the most of their time and benefits by scheduling both appointments on the same day; the two offices are in the same building! They're located at 4979 Indiana Ave, Lisle, IL 60532 on the 2nd and 3rd floor.

SUMMARY OF MATERIAL MODIFICATIONS INSIDE

FOLLOW US ON SOCIAL MEDIA

midamcarpentersbenefits

Mid-America Carpenters Benefits

macrcbenefitfunds2259

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.

BENEFICIARY DESIGNATION FORM AFTER DIVORCE

Effective June 1, 2025, if you get divorced, any previous spousal beneficiary designation will no longer apply. To name a new beneficiary, you must complete a new Beneficiary Designation Form. If you still want your former spouse as your beneficiary, you must submit a new form after the divorce.

TOBACCO CESSATION PROGRAM CHANGE

Effective January 1, 2026, Mid-America Carpenters Benefits will change the carrier for the tobacco cessation benefit to Pelago. Pelago replaces Quit for Life for Active Plan participants and pre-65 Retiree Plan participants. Services rendered through Quit for Life will end on December 31, 2025. See more information on Pelago below.

VIRTUAL DOCTOR VISITS

Effective January 1, 2026, Mid-America Carpenters Benefits will partner with MDLIVE for virtual office visits. Through MDLIVE, eligible participants and their families have access to 24/7 board-certified doctors available for virtual appointments. See more information on MDLIVE below.

READY TO QUIT?

We're happy to announce that we've partnered with Pelago to offer you a brand-new health benefit effective January 1, 2026.

Pelago is a digital app that provides the tools and support to help people achieve life-changing goals like giving up smoking, vaping, or smokeless tobacco—on average, 85% of Pelago members find success within a week. It's a completely free benefit available to you and your eligible dependents.

Pelago is available to eligible participants and their covered dependents ages 18 & up. Don't miss this opportunity to embrace a happier, healthier lifestyle.

Ready to take the first step?
To get started, visit *pelago.health/carpenters* or scan the QR code.

Questions? Reach out to the Pelago team at *members@pelagohealth.com* or call (877) 349-7755.

MDLIVE: VIRTUAL HEALTH

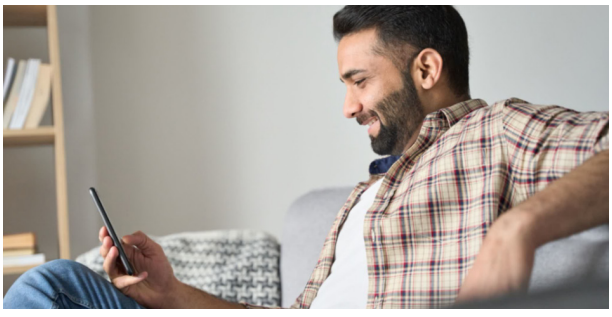
When your schedule's packed or you are feeling under the weather, squeezing in time to see a doctor can feel nearly impossible. A virtual visit can be a convenient, cost-effective option especially when compared with the high costs emergency room visits. You'll have access to MDLIVE effective January 1, 2026.

With MDLIVE, you can speak to a doctor immediately or schedule an appointment for a time that works for you. Treatment is available for care including:

- Allergies
- Birth Control
- Cold & Flu
- Cough
- Covid-19
- Erectile Dysfunction
- Ear Concerns
- Eye Concerns
- Hair Loss
- Mouth Sores
- Rash
- UTI (Adult Females, 18+)
- Yeast Infections

Ways to book virtual care:

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



Dr. Rob Gregory, Chiropractic Physician and Dr. Haley Spolarich, Physical Therapist at the Elgin Health Center.



HEALTH CENTER SPOTLIGHT: MCL HEALTH CENTER ELGIN

The Elgin Health Center provides comprehensive, patient-focused care for eligible individuals, their spouses, and dependents. Available services include primary and preventive care, mental health support, lab testing, vaccinations, nutrition counseling, chiropractic care, and physical therapy.

Best of all, these services come at no cost to you, with no deductibles, co-pays, or coinsurance required. The center offers same-day or next-day appointments, making it an ideal solution if you're without a primary care provider or struggling to find timely care elsewhere. You can choose between virtual or in-person visits to suit your needs and schedule.

The MCL Health Center - Elgin is located at:
1710 N Randall Rd Suite 380
Elgin, IL 60123

Operating Hours:

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

For an appointment, call (847) 450-6057 or online at *members.premisehealth.com/macrc*.

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: 2025 TAX FORMS

You can access your 1095-B tax form on the Member Portal at the end of January 2026.

1095-B Tax Form

This Form 1095-B provides information about the individuals in your tax family (yourself, spouse, and dependents) who had "minimum essential" health coverage for some or all months during the year.

The form is not required to be submitted with your 2025 taxes, but it will be available on the Member Portal in early 2026. An email will be sent to you when it is posted.

Follow the steps outlined below to access the 1095-B form.

1. Register or log-in to the Member Portal.
2. Click the arrow next to **Health** on the menu.
3. Click **1095-B**.
4. Select the coverage year.
5. Click **Submit** and view the form.

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 to access the Member Portal or visit *carpenterbenefits.org* and click **MEMBER LOGIN.**

Please note, your W2 tax form or 1095-C form will be provided by your employer. Mid-America Carpenters Benefits cannot provide it to you.

MCL HEALTH CENTER EXPANSION

Mid-America Carpenters Benefits is excited to share that in 2026, a new Health Center will be opening in Rock Island, IL. This Health Center will offer primary and preventive care, mental health support, lab testing, vaccinations, nutrition counseling, chiropractic care, and physical therapy.

Keep an eye on your mail and email for more information including the opening date!

PRESCRIPTION DRUG COVERAGE & EXCLUSIONS

Each quarter, the United Brotherhood of Carpenters' (UBC) Clinical Advisory Committee (CAC) reviews new emerging prescription drugs entering the market and existing prescription drugs. 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.

COVERED w. Prior Auth, effective August 13, 2025

Drug Type	Drug Name
Cardiovascular	Kerendia (finerenone) tablets
Dermatological	Anzupgo (delgocitinib) cream
Endocrine Metabolic	Sephience (sepiapterin) powder
Hematological	Andembry (garadacimab -gxii) S.C.
Oncology	Ibtrozi (taletrectinib) capsules
	Modeyso (dordaviprone) capsules
Opthalmology	Trytyr (acoltremon) drops
Pulmonary	Yutrepia (treprostinil) inhalation powder

NOT COVERED, effective August 13, 2025

Drug Type	Drug Name
CNS	Breklya (dihydroergotamine mesylate) S.C. injection
Cardiovascular	Widaplik (telmisartan/amlodipine/ indapimide) tablets
Hematological	Ekterly (sebetraistat) tablet
Oncology	Avmapki Fakzynja co-pak (avutometinib; defactinib) capsules
Endocrine Metabolic	Ekterly (sebetraistat) tablet Khindivi (hydrocortisone) oral solution
	Harliku (nitisinone) tablet

SEE THE DIFFERENCE

Every visit at the Carpenters Center for Vision delivers exceptional service helping you maximize your vision benefits through VSP. Explore an extensive selection of premium name-brand frames and contact lenses—all designed to meet your unique style and needs.

Services:

- Safety eyewear
- Eye exams
- Retinal screening
- Eyeglasses adjustments
- Eyeglasses repairs

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

For an appointment call 630-598-5120 or online at *vsponsiteclinic.com/carpenters-lisle*.

Congratulations to Alvaro Arroyo of Local 1 for winning the most recent promotion at the Vision Center. Alvaro won a pair of Ray Bans! As a 1st time visitor to the Vision Center, he shared this about his experience:

"I had a very good experience visiting the doctor and it was convenient and efficient. I was able to meet with the doctor with no wait time and was in and out quickly!"



THERE'S STILL TIME TO WIN

From repetitive motions to heavy lifting, carpenters are at risk for chronic pain, mobility issues, and lingering injuries that can accumulate over time. These challenges don't just affect your comfort—they can impact your ability to work, your long-term health, and your overall quality of life. That's where physical therapy and chiropractic care makes a difference.

At the Health Centers you have access to FREE chiropractic and physical therapy. Make your appointment online at *members.premisehealth.com/macrc.*

Or, make your appointment by phone by calling your preferred Health Center:

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 - Utica	**(815) 310-5750**

All NEW chiropractic and physical therapy patients (age 18+) are automatically entered for a chance to win a Theragun Pro. This promotion ends December 31, 2025.