SAVE THE DATE: UPCOMING EVENTS AND WEBINARS

Keep an eye out for invites to these events that will be hosted during 2025. Recordings of all webinars will be posted on our website at ***carpenterbenefits.org***.

- **August 12, 2025**: Mental Health Webinar – Why do we keep arguing?
- **September 13, 2025** : Financial Education – John Hancock Plan Overview & Inflation and Your Retirement
- **October 4, 2025**: Carpenters Health Fair
- **November 11, 2025**: Mental Health Webinar – The Holiday Blues

FREE DIAGNOSTIC IMAGING AVAILABLE TO YOU

When you need medical diagnostic imaging, Absolute Solutions is there for you. You'll pay nothing for digital imaging services, like MRI, CTs, or PET scans, at any one of the 3,600 Absolute Solutions locations - no deductibles or copays.

To make an appointment, call (800) 321-5040, Monday through Friday, 7:00 a.m. to 6:30 p.m.

MEDICATION MANAGEMENT: THE RIGHT CARE FOR YOU

Lyra provides care for your emotional and mental health, how, when, and where you need it. Whether you're feeling stressed, anxious, or depressed, support from Lyra's top physicians can help. The Medication Management service provides easy access to specialized mental health physicians who practice evidence-based medication prescribing. No matter what you are dealing with or where you are in your journey, Lyra's here to help.

Proven treatment designed for you:

- A personalized plan built specifically for you
- Private messaging with your physician
- Side effect prevention with symptom management
- Ongoing treatment check-ins and easy prescription refills
- Pair with therapy to build long-term skills

Sessions are billed through the health plan and subject to in-network outpatient mental health cost-sharing, as defined under the health plan.

Contact Lyra Health at (877) 368-0644 or find more information about Lyra Health at ***carpenterbenefits.lyrahealth.com***.



LEADING VOICES IN OUR COMMUNITY: JAMES FOULKES

James Foulkes is a Local 13 Apprentice who got mental health support, and it greatly impacted his life. He shares "I would advise anybody, if you have a family, to make sure you're not only physically healthy but mentally and emotionally healthy."

In this video, he shares the story of his mental health journey and offers advice to anyone looking to make a change in their own life.

Scan to watch.

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BEYOND THE BLUEPRINT

Volume 1 | Issue 1 | June 2025

BUY SAFETY GLASSES – WIN A PRIZE



June is National Safety Month. Celebrate with a new 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.*

Schedule your appointment before September 30th and purchase a pair of safety glasses and you'll be automatically entered for a chance to win a pair of Ray-Ban sunglasses.

Schedule an appointment by calling (630) 598-5120 or online at ***vsponsiteclinic.com/carpenters-lisle*** during regular business hours.

** Transition lenses not included in the $10 copay. Access to the Carpenters Center for Vision is available to members, including spouses and dependent children, who are eligible and enrolled in vision benefits under the MACRC Health Plan.*

VACATION SAVINGS PAYS OUT IN JULY 2025

The Vacation Savings* will be sent out by the end of July 2025 for contributions received through June 30, 2025. The exact payout date will be shared in July, but it is expected to be paid in late July.

The payment will either be deposited into the bank account you entered into the Member Portal or mailed to you via check with a $35 fee assessed. To avoid unnecessary fees, we encourage you to add your bank information to the Member Portal **by June 30, 2025.**

To add or update your bank information visit the Member Portal at carpenterbenefits.org and click Member Login. Detailed instructions are available in the Video Library on the process of adding / updating your bank information.

New in 2025

You can now have your annual union dues deducted from your vacation savings check. This option can be selected in the Member Portal on the dashboard. Learn more at ***bit.ly/VacationSavings2025***.

* The Vacation Benefit is for anyone working in Cook, Lake, DuPage, Kane, Kendall, McHenry, Grundy, Kankakee, Iroquois or Will County. The Dues option will only be available to members of locals in those counties.

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SUMMARY OF MATERIAL MODIFICATIONS INSIDE

SUMMARY OF MATERIAL MODIFICATIONS

HEALTH FUND MERGER

Effective April 1, 2025, the Mid-America Carpenters Regional Council Health Fund and the St. Louis-Kansas City Carpenters Regional Health Plan merged. While the funds are merging, your Plan of benefits will remain regional. For example, Blue Cross Blue Shield of Illinois will continue to serve as the Northern Illinois region's health plan partner. In addition, our regional benefits offices, wellness centers, contribution rates, eligibility rules, copays, and deductibles remain the same.

NEW MATERNITY BENEFIT

Effective July 1, 2025, Mid-America Carpenters Benefits will add a new maternity leave benefit.* This benefit is available to eligible, female carpenters up to 13 weeks before and 13 weeks after their due date.

- $800 per week (26 week maximum)
- 40 hours per week of health fund contributions
- 28 hours per week of pension fund contributions

*Physician certification required to be eligible for this benefit.

LIFE INSURANCE UPDATES

Effective August 1, 2025, the Mid-America Carpenters Health Fund will change the carrier for the Life Insurance Benefit and the Accidental Death and Dismemberment Insurance (AD&D) benefit to MetLife. Claims for deaths before that date will still be paid by the current provider, the Union Labor Life Insurance Company (ULLICO).

The benefit is $50,000 for participants and $2,500 for spouses and dependents. If an Active participant dies while covered under the MetLife policy, their eligible surviving spouse will be able to continue life insurance coverage until the surviving spouse reaches the age 65 (still at the $2,500 amount). To be eligible for the life insurance benefits, you must be covered by the active health plan with BlueCross BlueShield of Illinois

PENSION CALCULATION CHANGE

Chicago Participants: Effective July 1, 2025, the pension calculation for MACRC participants (excluding Will County Participants) will change from a credit based accrued benefit, to an accrued benefit based on percent of contributions. Currently, a pension is calculated based on the amount of credit accrued multiplied by the applicable accrual rate. All pension credits earned prior to July 1, 2025 will be still be calculated using this formula of years multiplied by the applicable accrual rate.

Additional details and examples are available at ***bit.ly/ChicagoPension***.

Will County Participants: Effective July 1, 2025, the pension calculation for Will County participants will continue to be an accrued benefit based on percent of contributions, but will change to a higher percentage rate of 1.25%.

Additional details and examples are available at ***bit.ly/WillCountyPension***.

All Participants: To have contributions included in your pension calculation, you must earn at least 250 hours during the calendar year. In 2025, special transition year rules apply which can be read on the respective landing pages.

LET US KNOW IF YOUR CONTACT INFORMATION CHANGES

The Fund Office is your source for information, so make sure you keep us informed. If you have a change to your phone number, email address, or mailing address, you must update your information in the Member Portal. Access the Member Portal at ***carpenterbenefits.org***, and select Member Login in the upper right corner.



HEALTH CENTER SPOTLIGHT: MCL HEALTH CENTER GRAYSLAKE

The Health Center offers free, patient-centered care for eligible members, spouses, and dependents. Services include primary and preventive care, mental health support, lab work, vaccines, nutrition counseling, chiropractic care, and physical therapy.

Same or next-day appointments are usually available, making it a great option if you don't have a primary care doctor or are having trouble getting an appointment elsewhere.

The Health Center is located at:
1170 E Belvidere Rd Suite 105
Grayslake, IL 60030

Operating Hours:

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

For an appointment, call (847) 665-9552 or online at *members.premisehealth.com/macrc*.

NOW OFFERING PHYSICAL THERAPY AND CHIROPRACTIC CARE AT MCL HEALTH CENTERS

Carpenters frequently experience strain and injuries, but visiting a chiropractor or physical therapist can greatly help—relieving discomfort, supporting long-term health, and keeping you fit for work. Chiropractic and physical therapy services will be available at all MCL Health Centers at NO COST to participants and their eligible dependents (ages 12+ for chiropractic care).

DON'T MISS OUT! FREE BACK-TO-SCHOOL PHYSICALS HAPPENING NOW!

Your kids will be back-to-school before you know it. Don't wait to schedule a **FREE** school or sports physical for your child. Annual physicals & vaccines are important to keep your children healthy - and are often required by schools and sports teams.

Eye Exams
Many school districts across Illinois require students entering Kindergarten or entering school for the first time from out of state to have an eye exam. Some school districts also require subsequent exams as children age.

Convenient & Cost-Effective
We encourage you to make the most of your benefits and your time at the Carpenters Center for Health, MCL Health Centers and the Carpenters Center Vision. You can book both appointments on the same day at the Carpenters Center for Health and Vision since the Center's are in the same building — saving you time and gas!

Schedule a Vision Center appointment by calling (630) 598-5120 or online at ***vsponsiteclinic.com/carpenters-lisle*** during regular business hours.

Schedule an appointment at any of the Health Centers 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 Health Fund's Active, Retiree and Low Cost Plans.

PT / Chiro Services Available:
PH Wellness Center – Northbrook: Open!
MCL Health Center – Grayslake: Open!
MCL Health Center – Elgin: June 17, 2025
MCL Health Center – Joliet: July 8, 2025
MCL Health Center – Utica: July 15, 2025

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 with Prior Authorization, effective June 1, 2025

Drug Type	Drug Name
Cardiovascular	Amvuttra (vitrisiran) S.C.
	Vanrafia (atrasentan) tablet
Endocrine-Metabolic	Ctexli (chenodiol) tablet
Oncology	Gomekli (mirtamedinib) capsule and suspension
	Romvimza (vimseltinib) capsules

NOT COVERED, effective June 1, 2025

Drug Type	Drug Name
Anti-Infective	Blujepa (gepotidacin) tablet
Cardiovascular	Arbli (losartan) oral suspension
Central Nervous System (CNS)	Onapgo (apomorphine) S.C.
	Mezofy (aripiprazole) oral film
	Atzumi (dihydroergotamine) nasal powder
Dermatology	Emrosi (minocycline) capsule
Endocrine Metabolic	Vykat XR (diazoxide choline)

BUDGETING BASICS

In times of financial uncertainty, having a budget can help you to meet your financial goals and prepare for the future. John Hancock our recordkeeper for the Supplemental Retirement Plan, offers budgeting basics to help you make a budget and stick to it. Here are some important steps to consider:

1.Set your goals. You likely have short term goals, like paying off a credit card and long-term goals, like buying a home. Setting goals can give you the incentive to create and stick to a budget.

2. Understand your monthly income revenue. Make sure you know how and when your cash is flowing in. The amount you bring in each month should be the basis of your budget and how much you have to spend on your monthly expenses.

3. Look at your expenses. Track your expenses for a month to see where your money is going. Group your spending into essential items and optional items.

4. Compare your income to your expenses. If you're spending less than what you earn, you're growing your savings. If not, you're creating debt. Look for ways to cut your spending.

5. Stay focused. Think about how your budget aligns with your personal goals and make adjustments if needed.

Learn more and find online budgeting tools at *myplan.johnhancock.com*.

BUILD A HEALTHIER YOU AT THIS YEAR'S HEALTH FAIR

You and your whole family are invited to the 2nd Annual Carpenters Health Fair on **October 4, 2025**. Hosted in Lisle, IL, we will offer an opportunity for you to meet your benefits providers and the Mid-America Carpenters Benefits staff to ask any questions that you have. The Carpenters Center for Health and the Carpenters Center for Vision will also be open for tours, meeting the staff, and scheduling appointments.

Covid-19 and Flu Vaccines

At last year's Health Fair, there was a higher demand for Covid-19 and flu vaccines than we anticipated which caused delays and shortages. We learned from this and will be improving the experience in 2025. Now, when you RSVP, you'll be able to reserve a time slot to avoid long lines and get your vaccines right away!

Date: October 4, 2025
Time: 9:00 a.m. to 12:00 p.m.
Location: 4979 Indiana Ave Lisle, IL 60532