MID-AMERICA CARPENTERS BENEFITS

BEYOND THE BLUEPRINT

Retiree Edition

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QUALITY CARE AVAILABLE AT THE CARPENTERS CENTER FOR VISION



The Carpenters Center for Vision offers high quality care and a better experience every time you visit. Utilizing the newest, cutting-edge technology, the Vision Center can help you to make the most of your vision benefits.

The Vision Center is located at 4979 Indiana Ave, Suite 200 Lisle, IL 60532. The dedicated staff provides high quality service with flexible hours to meet your busy schedule.

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

** Access to the Carpenters Center for Vision is available to retirees, spouses, and dependent children, who are eligible and enrolled in vision benefits under the MACRC Health Plan.*

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PHYSICAL THERAPY AND CHIROPRACTIC CARE NOW AVAILABLE AT THE MCL HEALTH CENTERS

As you get older, physical therapy and chiropractic care allow you to maintain your mobility, reduce pain, and improve your overall quality of life. Making the most of this benefit can help you to stay active, independent, and engaged in the activities that you enjoy.

Chiropractic and physical therapy services will be available at all MCL Health Centers and the Carpenters Center for Health at **NO COST** to retirees and their eligible dependents*.

Services will be available beginning:

- Premise Health Wellness Center – Open Now!
- MCL Health Center – Grayslake: Open Now!
- MCL Health Center – Elgin: June 17, 2025
- MCL Health Center – Joliet: July 8, 2025
- MCL Health Center – Utica: July 15, 2025

**Retirees, spouses, and dependent children ages 2 and older, who are eligible and enrolled in BCBSIL are able to use the Health Centers.*

SUMMARY OF MATERIAL MODIFICATIONS INSIDE

MID AMERICA
CARPENTERS BENEFITS

12 E Erie St
Chicago, IL 60611

Address Service Requested

MID-AMERICA
CARPENTERS BENEFITS

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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.

LIFE INSURANCE UPDATES

Effective August 1, 2025, the Mid-America Carpenters Health Fund will change the carrier for the Life Insurance 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 $25,000 for Pre-65 participants and $2,500 for their spouses and dependents. If a Pre-65 Retiree 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 retiree health plan with BlueCross BlueShield of Illinois.

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. We will also be offering prizes and giveaways!

Covid-19 and Flu Vaccines

In 2024, there was a higher demand for Covid-19 and flu vaccines than we anticipated which caused delays and shortages. We learned from this experience 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

LET US KNOW IF YOUR CONTACT INFORMATION CHANGES

The Fund Office is your source for information, so 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 Portal at *carpenterbenefits.org*, and select Member Login in the upper right corner or scan this QR code.

ONE-TIME PENSION BONUS PAYMENT

Pensioners who retired July 1, 2025, or earlier will receive a one-time pension bonus payment. This bonus payment also applies to surviving spouses receiving a joint & survivor pension benefit.

Pension Effective Date	Bonus Payment Amount
2004 and earlier	$2,000
2005 to 2014	$1,500
2015 to 2024	$1,000
January to July 2025	$500

For Partial Pension recipients or Alternate Payees under a QDRO, the bonus is equal to one monthly payment, not the chart above.

Pensioners who receive the bonus payment will also receive a separate letter from the Retirement Benefits Department the second week of July. That letter will list your individual bonus amount.

The bonus payment will be issued on or about July 25, 2025 and will be directly deposited into the same bank account as your monthly pension payment. For the few individuals who do not have direct deposit, a paper check will be issued and mailed through the US Postal Service.

SAVE THE DATE: EVENTS AND WEBINARS

Keep an eye out for invites to these events that will be hosted during 2025.

- **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

Recordings of all webinars will be posted on our website at *carpenterbenefits.org*.

MEDICARE ADVANTAGE PRESCRIPTION DRUG (MAPD) PLAN PARTICIPANTS: USE IN-NETWORK PROVIDERS

You can seek care from any provider who will:

- See you as a patient;
- Accept this Medicare Advantage plan; and
- Submit your claims to BCBSIL or to their local Blue Cross and Blue Shield (BCBS) plan

In-network and out-of-network rules do not apply, so your benefits remain the same. To find a provider, visit *bcbsil.com/retiree-medicare-tools*. Your provider is not required to accept the MAPD plan, so it is important that you reach out to your providers before you visit to confirm that they accept the plan.

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*.



MAPD PLAN PARTICIPANTS: WHAT CAN YOU DO IF YOUR PRIOR AUTHORIZATION IS DENIED

Prior authorizations (PA) help ensure you receive appropriate, necessary care and prevent unnecessary treatments. Some services, like imaging and surgeries, require approval before being covered. Your provider typically handles this process directly with BCBSIL, and most of the time, you won't need to take any action.

If your PA is denied, please call the Member Services line at (855) 824-7313 to speak with a Care Coordinator. They will help you understand why your PA was denied and what your medical provider needs to do to attempt to resolve the situation. In some cases, a Care Coordinator will contact your medical provider's office directly to speed up the process.