SAVE THE DATE

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

March 25	John Hancock Plan Overview and the Power of Budgeting	English Webinar
March 26	John Hancock Plan Overview and the Power of Budgeting	Spanish Webinar
April 7	Protect Your Back: Protect Your Craft	English Webinar
May 12	Mastering Your Anger Before It Masters You	English Webinar
May 19	Beyond the Alignment: Ergonomic Strategies for Work and Play	English Webinar
June TBD	School Physical Event	In-Person Event
August 11	4 Horseman of Apocalypse -Relationship Edition for Effective Communication	
October 10	Carpenters Health Fair	In-Person Event
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

LYRA: COPING WITH ANXIETY

Anxiety often intensifies when we judge or fear it, creating a cycle of feeling anxious about feeling anxious. Emotional, physical, cognitive, and behavioral tools can help break that loop.

Emotionally, you can practice acceptance and respond with kindness to yourself to reduce the extra layer of distress we add to uncomfortable feelings.

Physically, regular exercise and relaxation help the body shift out of fight-or-flight. Slow, extended exhales can also help to calm spikes of anxiety in the moment.

Cognitively, scheduling daily "worry time" and reminding ourselves that a thought is just a thought can weaken the power of worst-case thinking.

Behaviorally, avoidance may feel protective but ultimately strengthens anxiety, so gradually facing fears and reducing avoidance habits helps retrain the brain. When anxiety rises in real time, taking even a tiny step toward what we fear can make the challenge more manageable.

Together, these tools help us relate to anxiety with more clarity, flexibility, and resilience.

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: MYRON DENT

Myron Dent, a Local 1 Delegate shared that "it is going to be hard at first, but with a support system, tools, and coping skills, you can get through it".

In this video, he shares the story of his sobriety and 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 4 | March 2026

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*.

BEHAVIORAL HEALTH PROMOTION BEGINS APRIL 1

Anyone can benefit from therapy. It offers a supportive space to understand yourself more deeply, build healthier coping skills, and navigate life's challenges.

We are excited to announce a new promotion beginning April 1, 2026, and continuing through June 30, 2026. **NEW patients at the MCL Health Centers or Carpenters Center for Health who schedule and complete three (3) behavioral health appointments will be entered for a chance to win a pair of Bose noise cancelling headphones.**

All services at the Health Centers are **FREE**. This means no deductibles, no co-pays, and no appointment limits. Make an appointment online or by phone at the location nearest to you. Keep an eye out for a new location In Rock Island, IL later this year.

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
members.premisehealth.com/macrc	

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SUMMARY OF MATERIAL MODIFICATION INSIDE

FOLLOW US ON SOCIAL MEDIA

midamcarpentersbenefits

Mid-America Carpenters Benefits

macrcbenefitfunds2259

PLAN UPDATES
Summary of Material Modifications (SMM)

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. Please keep this SMM with your Summary Plan Description booklet. If there are inconsistencies between this SMM and the Plan document, the formal Plan document will control.

PROFESSIONAL CHAPERONES

Effective **September 1, 2025,** the Health Plan now covers the cost of a professional chaperone when needed during an Office Visit that includes an intimate medical exam. An intimate medical exam involves an examination of the breasts, genitals, or rectum to diagnose or monitor a medical condition.

MEDICALLY NECESSARY TREATMENT FOR DISABLED DEPENDENTS

Effective **September 1, 2025**, the Plan clarifies that if a Disabled Dependent has a documented developmental or cognitive disability that makes standard medical tests or treatments difficult or impossible, the treating doctor may recommend a different service, treatment, or supply. The Plan may consider this alternative medically necessary for the Disabled Dependent's condition. This update helps ensure the Plan can support situations where regular medical procedures are not practical for certain Disabled Dependents.

TEMPORARY COVERAGE FOR DEPENDENTS OF LEGAL GUARDIANS FOLLOWING A HEALTH FUND MERGER

Effective **January 1, 2026**, the Health Plan now provides temporary coverage for guardianship dependents when another Health Fund merges into the MACRC Health Fund. The following conditions must be met for the dependent to be eligible:

- Health coverage must be provided to the guardianship dependent by the merging Health Plan on the day before the Plans merge,
- A court-ordered guardianship must be in place at the time of the merger.

MACRC Health Fund will treat the child as an eligible Dependent for up to 12 months starting on the effective date of the merger (or until the child reaches age 26, if earlier). Coverage will end after the 12 month period unless the child otherwise qualifies as a Dependent under MACRC Plan rules. This transitional coverage is intended to give families time to pursue adoption or secure other coverage.

COORDINATION OF BENEFITS RULE CLARIFICATION

When the Health Plan's Coordination of Benefits rules do not determine which plan pays first, the Plan will follow the industry standard rule that the plan that has covered the person for the longer period of time is the primary plan. The other plan will pay as secondary. This clarification ensures the Plan remains consistent with standard COB practices when no other coordination rule applies.

TIMELINESS OF MAILED ITEMS

Participants are responsible for allowing sufficient mailing time. The Fund is not responsible for USPS delays, incorrect processing dates, or missing/unreadable postmarks. The United States Postal Service (USPS) may place processing dates or automated sorting marks on mail that do not reflect the actual date the item was mailed. Therefore, the Fund determines timeliness based on the date an item is received by the Fund Office, unless the Participant provides acceptable proof of the actual mailing date.

A Certificate of Mailing issued by the USPS will be accepted as proof of mailing. A Certificate of Mailing is an official USPS receipt that confirms the date a mail piece was presented and accepted for mailing by a USPS clerk. Each Certificate of Mailing is round dated ("postmarked") by the USPS at the time the item is handed to the clerk, and the certificate is returned to the sender as the official receipt of mailing. If a Participant provides a valid Certificate of Mailing showing that the item was mailed on or before the applicable deadline, the Fund, at its discretion, may use the Certificate Date to determine whether the submission was timely.



HEALTH CENTER SPOTLIGHT: MCL HEALTH CENTER UTICA

The Utica Health Center has you covered. From primary and preventive care to mental health support, lab work, vaccinations, nutrition counseling, chiropractic care, and physical therapy. They offer a wide range of services.

The best part? It is all completely free. No deductibles, no co-pays, no coinsurance. Just care when you need it.

If you've been struggling to connect with a primary care provider, the Health Center makes scheduling simple with same-day or next-day appointments. You can choose virtual visits or stop by in person.

The MCL Health Center - Utica is located at:
740 US-6 Suite B
North Utica, IL 61373

Operating Hours:

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

For an appointment, call (815) 310-5750 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: ELECTRONIC COMMUNICATIONS

You can now 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.

Complete the steps outlined below to opt in for electronic communications:

1. Log into the Member Portal.
2. Click **Update Election** on the Electronic Communications pop-up that appears.
3. Select **Change** next to the email you want to use.
4. Enter your preferred email address and check the **Opt In** box.
5. Review and check the **Acknowledgement box** and 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 to access the Member Portal or visit *carpenterbenefits.org* and click **MEMBER LOGIN.**

ACTIVE PLAN SPD COMING SOON!

A new Active Plan Summary Plan Description (SPD) will being available in March 2026. Your new Active Plan SPD includes all plan updates approved since the last SPD was issued. A copy of the SPD will be mailed to all active plan participants at the address on file with the Fund Office. If you need to update your address, please visit the Member Portal.

A digital copy of the SPD will also be available online at *carpenterbenefits.org.*

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, effective February 1, 2026

Drug Type	Drug Name
Cardiovascular	CARDAMYST (etripamil) NS

COVERED w. Prior Auth, effective February 1, 2026

Drug Type	Drug Name
Cardiovascular	MYQORZO (aficamten)
	REDEMPLO (plozasiran)
Immunological-Biological	VOYXACT (sibeprenlimab-szsi) SC
Metallic Element	ZYCUBO (copper histidinate) SC
Neuro - Muscular	KYGEVVI (doxecitine-doxribtimine) oral solution
Oncology	HYRNUO (sevabertinib) tablets

NOT COVERED, effective February 1, 2026

Drug Type	Drug Name
CNS	NEREUS (tradipitant) capsules
Cardiovascular	LEROCHOL (lerodalcibep-liga)
	JAVADIN (clonidine hcl) oral solution
Immunological-Biological	EXDENSUR (depemokimab-szsi) SC
Gene Therapy	ITVISMA (onasemnogene beparvovec-brve) IT
Anit-Infective	BLUJEPA (geptidacin) tablets
	NUZOLVENCE (zolifodacin) oral susp

NOTICE OF PRIVACY PRACTICES

The Mid-America Carpenters Regional Council Health Fund (the Fund) is required by law to maintain the privacy of your health information as described in its Notice of Privacy Practices.

You have a right to request and receive a copy of that notice at any time, even if you have received the notice previously. For a copy, visit the Fund's website at carpenterbenefits.org, scroll to the bottom of the page, and select HIPAA Privacy Policy in the right corner.

You can also receive a copy of the notice by calling (312) 787-9455, Monday through Friday, 8:00a-4:30p, emailing *submit@macbenefits.org*, or by writing to:

Mid-America Carpenters Regional Council Health Fund
Attn: Administrator
12 East Erie Street
Chicago, IL 60611-2796

WHCRA NOTICE: WOMEN'S HEALTH AND CANCER RIGHTS ANNUAL NOTICE REMINDER

You, your spouse, and your dependents may be entitled to certain benefits under the Women's Health and Cancer Rights Act (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided, in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Chest wall reconstruction with aesthetic flat closure, if elected by the patient in consultation with the attending physician;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses;
- Treatment of physical complications of the mastectomy, including lymphedema

Plan limits, deductibles, copays, and coinsurance apply to these benefits. For more information on WHCRA benefits, contact the Health Benefits Department at (312) 787-9455, option 3.