on the
LEVEL
Mid-America Carpenters Regional Council Benefit Funds

Spring 2025





Physical Therapy and Chiropractic Care coming to the MCL Health Centers

Back and neck injuries are common in the carpentry trade. Seeing a chiropractor or physical therapist can help improve your quality of life, keep you working, and prevent permanent damage. 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).

Services will be available beginning:

- Premise Health Wellness Center – Northbrook: **May 2025**
- MCL Health Center – Grayslake: **May 2025**
- MCL Health Center – Elgin: **June 2025**
- MCL Health Center – Joliet: **Summer 2025**
- MCL Health Center – Utica: **Summer 2025**

More information will be shared in the coming months!

Summary of Material Modifications Enclosed

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Earn $300 for your HRA: Complete Wellness Promotion



Active, eligible carpenters can win $300 for their HRA account by completing 3 steps to improve your mental and physical health:

1. Annual Physical and Blood Test
2. Behavioral Health Consultation
3. Follow-up appointment to review results

Appointments can be made at the Carpenters Center for Health and MCL Health Centers. The promotion will run through July 31, 2025.



Interested in participating?
More details available at
bit.ly/carpenterspromo



Congratulations to Erik Kramer of Local 1693

Erik won a new Apple Watch for visiting the Carpenters Center for Vision. Of his experience at the Vision Center, he shared:

"I have nothing but good things to say. The doctor was great and actually talks to you and wants your feedback. Everyone who works was helpful."

The Vision Center is located at:
4979 Indiana Avenue, Suite 200, Lisle, IL 60532

Operating Hours:

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

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

Health Center Spotlight: The Premise Health Wellness Center – Northbrook

This Wellness Center is an innovative patient-centered medical home available to eligible members, spouses, and dependents. It provides comprehensive primary and preventive care services, mental health care, lab services, vaccines, and care management (nutrition counseling).



Same day or next day appointments are generally available. If you are struggling to make an appointment with your existing primary care physician or if you do not have a primary care physician yet, this could be a great option for you. All services provided at the Wellness Center are free of charge!

The Wellness Center is located at 4179 Dundee Rd Suite A106 Northbrook, IL 60062. Appointments can be made by phone by calling **(847) 402-2300** or online at ***members.premisehealth.com/macrc***. The hours of operation are M, T, Th, F, 8:00a– 5:00p and W, 9:00a– 6:00p.

Watch for Vacation Savings Payment 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.

If you entered your bank information in either 2023 or 2024 and have not changed any of your banking information, no further action is needed from you. If you have made changes or would like the payment deposited into a different account, you must complete a new Vacation Savings ACH in the Member Portal to ensure you receive your payment without issues.

Scan this QR code to access the Member Portal and watch instructional videos in the Video Library.

**The Vacation Benefit is only for members whose employer is a member of the Mid-America Regional Bargaining Association, the Residential Construction Employers Council, or the Illinois Millwright Contractors Association.*

Summary of Material Modifications – March 2025

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. This notification is called a Summary of Material Modifications (SMM) and is intended to update the current Summary Plan Description for Active Benefits (SPD). Place this SMM with your SPD and retain it for future reference. Please read the following information carefully and be sure to share it with your spouse if you are married.

New Eligibility Rules

The Board of Trustees of the Mid-America Carpenters Regional Council Health Fund has made the difficult decision to increase the continuing eligibility requirements for active members and apprentices to offset the rising costs of healthcare.

The change in eligibility requirements will take effect with the June 1, 2025 Coverage Quarter which is based on hours worked from January 1 - March 31 2025 and hours worked in the four-quarter lookback period April 1, 2024 - March 31, 2025. The change only impacts continuing eligibility; there is no change in the initial eligibility requirements.

The increase in the eligibility hours requirement is listed below.

	Current Requirement	Future Requirement
Active Hours Per Quarter	250 hours	300 hours
Active 4 Quarter Lookback	1000 hours	1200 hours
Apprentice Hours Per Quarter	200 hours	200 hours
Apprentice 4 Quarter Lookback	760 hours	960 hours

Check your Benefit Eligibility on the Member Portal

You can track your hours eligibility for benefits online in the Member Portal at any time. The current coverage quarter began March 1, 2025, and the next one will begin June 1, 2025. The secure Member Portal displays the hours reported by your employer and your eligibility status.

Check your Eligibility Online

Scan for step-by-step instructions.



Register for the Member Portal
A step-by-step tutorial on how to register is posted on the Member Portal.

Last Call: Submit Your HRA Receipts Before Time Runs Out

The deadline to submit your 2024 Health Reimbursement Arrangement (HRA) receipts is March 31, 2025. Eligible expenses must be health care costs incurred by you or your dependents incurred between January 1, 2024 – December 31, 2024, and not covered by the plan.

Learn more about the HRA by scanning the QR code to the left or by visiting ***carpenterbenefits.org > HEALTH > Active Plan Health Benefits > Health Reimbursement Arrangement (HRA)***.

You may also contact Optum by phone at **(833) 881-8156** or online by scanning this QR code.

Get Fit with BlueCross BlueShield of Illinois

Regular exercise is one of the keys to good health. Blue Cross and Blue Shield of Illinois (BCBSIL) offers flexible options to get in shape and stay active. This program also includes pay-as-you-go classes, access to up to 11,000+ gyms, and digital content.

Find the Program that is Right for You

There are five packages available with a tiered pricing model. You can select the one that fits your budget and lifestyle.

- **Digital Only** - content includes workouts, wellness videos, nutrition tutorials, and more - $10 per month
- **Base** - 3,000 + standard gyms, digital content, studio class rewards - $19 per month
- **Core** - 7,500 + standard gyms, digital content, studio class rewards - $29 per month
- **Power** - 11,000 + standard gyms, digital content, studio class rewards - $39 per month
- **Elite** - 11,000 + standard gyms, 1 elite gym choice from 100+ available, digital content, studio class rewards - $99 per month

Ready to sign up?

Visit ***BCBSIL.com*** to create or log into your Blue Access for Members and find the program under Wellness.



Hear Me Out: Get Your Hearing Checked

According to the CDC, more than half of workers in the construction industry have been exposed to hazardous noise with 14% having hearing difficulties and 7% suffering from tinnitus. As a union member, you have options to prevent and manage potential hearing impairment, in most cases at no cost to you.

Your Active Benefits

- Routine Hearing Exam: 100% coverage, every 2 calendar years
- Hearing Aid Benefit:
  - Participants 18 and older: $5,000 allowance every 5 years
  - Dependents under the age of 18: $5,000 allowance every 3 years

To learn more about your options through EPIC Hearing, get started by calling **1-866-956-5400** or by visiting ***EPICHearing.com***.

Prescription Drug Coverage and Exclusions

Each quarter, the United Brotherhood of Carpenters' (UBC) Clinical Advisory Committee (CAC) reviews new emerging prescription drugs entering the market. 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 on February 26, 2025.



Covered		
Therapeutic Class	**Drug**	**Effective Date**
CNS	Neffy	February 26, 2025
Not Covered		
CNS	Symbravo	February 26, 2025
CNS	Journavx	February 26, 2025
Endocrine	Crenessity	February 26, 2025

Covered with Prior Authorization		
Therapeutic Class	**Drug**	**Effective Date**
Cardiovascular	Attruby	February 26, 2025
Cardiovascular	Tryngolza	February 26, 2025
Gastrointestinal	Ocaliva	February 26, 2025
Hematological	Alhemo	February 26, 2025
Oncology	Revuforj	February 26, 2025
Oncology	Ensacove	February 26, 2025



Leading Voices in Our Community: Dave Osborne

Dave Osborne is a Local 1 Carpenter who sought help, sharing 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."*

Watch Dave's story.
Scan the QR code.

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

Change Your Relationship with Alcohol

Lyra Renew is an alcohol recovery program to reduce drinking or attain sobriety. The program includes progress tracking, individual therapy, group sessions, one-on-one peer support, medication (if applicable), and care for your whole family.

Signs your drinking may be impacting your life:

- You drink more than you intend.
- You have strong cravings for alcohol.
- You reduce/give up social, work, or fun activities because of alcohol.
- Your alcohol use has affected obligations at work, school, or home.
- You continue to use, despite physical or psychological issues.
- You need more alcohol to get the same effect.
- If you stop drinking, you feel uncomfortable or unwell.

Lyra is here to support you every step of the way. Whether you want to drink less or stop drinking entirely, Lyra's confidential mental health care will help you build healthier behavior and transform your relationships.

To utilize Lyra, visit ***carpenterbenefits.lyrahealth.com*** or call **877-368-0644** to learn more.

Questions About Your Benefits?

Call the Fund Office.

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***.

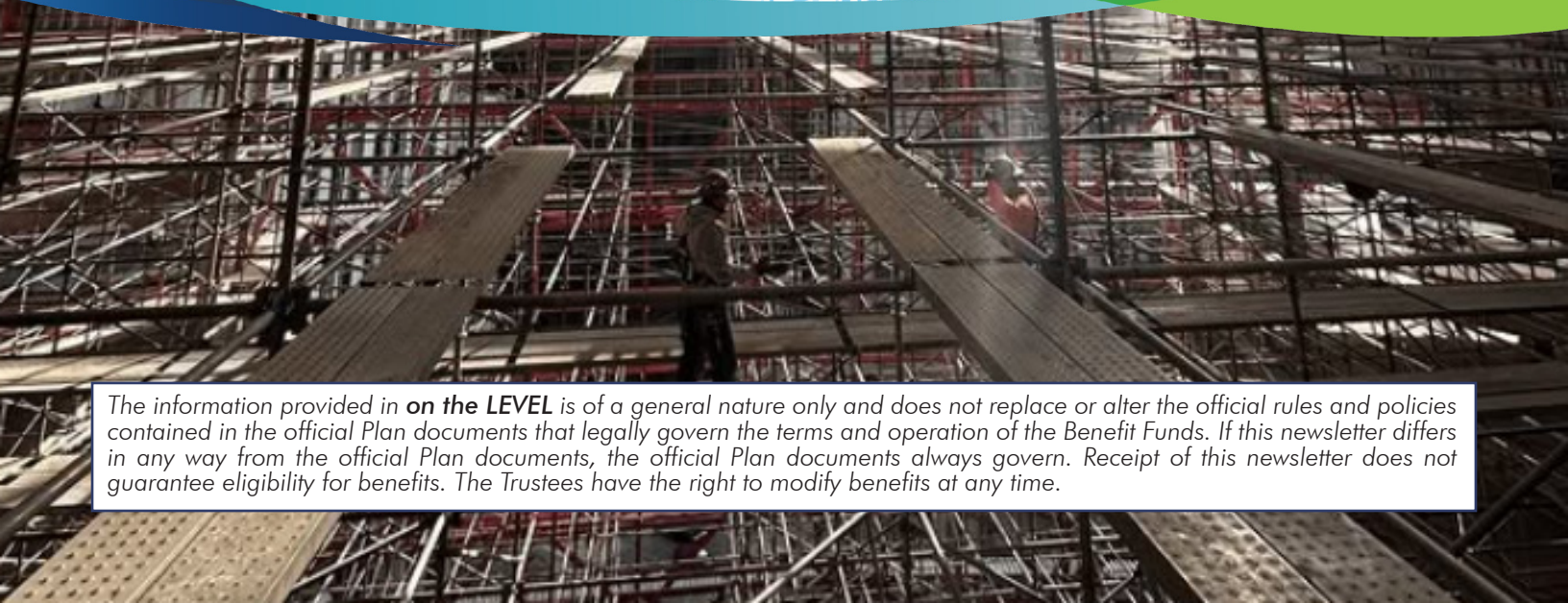
- **May 13, 2025**: Mental Health Webinar – Happily Ever Retired: How to Create the Retirement You Want
- **August 12, 2025**: Mental Health Webinar – Why do we keep arguing?
- **September 13, 2025** : Financial Education – John Hancock Plan Overview & Inflation and Your Retirement
- **October 4, 2025**: Carpenters Health Fair
- **November 11, 2025**: Mental Health Webinar – The Holiday Blues

on the LEVEL
MACRC Benefit Funds
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Your Future — Our Focus

on the LEVEL

Mid-America Carpenters Regional Council Benefit Funds



The information provided in ***on the LEVEL*** *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.*