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

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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 2 | December 2025

2025 CARPENTERS HEALTH FAIR RECAP

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, 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!



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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 covered 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 website at *myoptumfinancial.com/CRCCHRA*.



MDLIVE: VIRTUAL HEALTH

When you're busy or not feeling well, seeing a doctor can be tough. Virtual visits offer a convenient, affordable alternative to costly ER trips.

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
- Cough
- Cold & Flu
- Covid-19
- Erectile Dysfunction
- Ear Concerns
- Rash

Ways to book virtual care:

- Online: ***mdlive.com/bcbsil***
- Phone: **(888) 680-8646 (pre-65); 866-954-3584 (MAPD)**
- Mobile App: Download the app **MDLIVE**

Please note, this benefit will be available beginning January 1, 2026 for pre-65 retirees.

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.

SUMMARY OF MATERIAL MODIFICATIONS INSIDE

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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 4.

BENEFICIARY DESIGNATION FORM AFTER DIVORCE

Effective June 1, 2025, prior spousal designations will be voided upon divorce. To designate a new beneficiary, you will be required to complete a new beneficiary designation form. If you still want your former spouse to be your beneficiary, a new form must be completed post-divorce.

VIRTUAL DOCTOR VISITS

Effective January 1, 2026, Mid-America Carpenters Benefits will partner with MDLIVE for virtual office visits for pre-Medicare retirees (the benefit is already available for MAPD). Through MDLIVE, eligible participants and their families have access to 24/7 board-certified doctors available for virtual appointments. More information on MDLIVE on page 1.

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.

MEMBER PORTAL TIPS: TAX FORMS

You can access your 1099-R tax form on the Member Portal.

1099-R Tax Form

The 1099-R tax form is an official IRS form used to report income you received from retirement and pension plans. The form is required to be filed with your 2025 taxes. It will be posted online and mailed to you by January 31, 2026. An email will be sent to you when it is available.

Follow the steps outlined below to access the 1099-R form.

1. Register or log-in to the Member Portal.
2. Click **Pension** in the left-hand column
3. Select **Construction 1099-R**
4. Select the year **2025** and then **Submit**
5. Print, download, or save the form

If you haven't registered for the Member Portal yet, you can follow the step-by-step tutorial on the log-in page. Once logged in you can explore the Video Library for quick tutorials on all available features.

READY TO QUIT?

We're excited to share that starting January 1, 2026, pre-65 retirees their eligible dependents (ages 18+) will have free access to Pelago. It is a digital app that helps people quit smoking, vaping, or smokeless tobacco. With tools and support that drive real change, 85% of members succeed within a week. Don't miss this chance to embrace a healthier lifestyle.

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

SEE THE DIFFERENCE

Every visit at the Carpenters Center for Vision* delivers top-tier 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

You must be enrolled in the MACRC vision benefits to access.For an appointment call 630-598-5120 or online at *vsponsiteclinic.com/carpenters-lisle*.

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: 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

HEALTH CENTER SPOTLIGHT: MCL HEALTH CENTER ELGIN

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

These free services require no deductibles, co-pays, or coinsurance. The center offers same- or next-day appointments, ideal if you lack a primary care provider or need timely care. Choose virtual or in-person visits.

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.

IT'S NOT TOO LATE

Getting a flu shot each year helps protect you and those around you, plus it is FREE at the Carpenters Center for Health. Stop by the Health Center for a FREE flu shot. The Health Center is located at 4979 Indiana Ave Lisle, IL 60532. To make an appointment, call (312) 337-4150 or online at *members.premisehealth.com/macrc.*

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. Look out for more information in 2026!

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 Retirement Benefits Department at (312) 787-9455, option 4.

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 by calling (312) 787-9455, Monday through Friday, 8:00 a.m. to 4:30 p.m., emailing *administration@macbenefits.org*, or by writing to:

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

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