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 2 | Issue 1 | June 2026

DECADES IN THE SUN, TIME FOR A CHECK

After a lifetime spent working under the sun, you have accumulated years of UV exposure. That kind of long-term, unprotected sunlight can significantly increase the risk of skin cancer later in life, which is why regular skin checks in retirement aren't just a good idea - they're essential. Early detection makes a world of difference, and routine screenings give you the best chance to stay healthy and enjoy your retirement.

A skin exam can make a real difference. Look for new moles, changes in color or shape, or any spot that doesn't heal. If something seems off, getting it checked right away is a smart move that protects your long-term health. Staying on top of skin checks is just another way to take care of the body you rely on to do your work well.



Make an Appointment at a Health Center

All Health Center doctors can screen your skin and refer you to an in-network dermatologist if anything needs a closer look. **Plus, it's FREE.**

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	

Find an In-Network Provider

BlueCross BlueShield of Illinois offers a nationwide network of physicians and dermatologists with whom you can complete full-body skin cancer screenings and required follow-up care. These services are covered and are subject to the Plan's deductible and coinsurance (pre-65 retirees only).

Provider Search Assistance:
Pre-65 Retirees: 800-810-2583
Medicare-Eligible Retirees: 855-824-7313
Online: *bcbsil.com*

EYE THINK IT'S TIME FOR A CHECKUP

Every visit to the Carpenters Center for Vision delivers top-tier care, helping you make the most of your vision benefits. You can browse a wide selection of premium name-brand frames and contact lenses. Plus, you can access **FREE** retinal screenings which save you up to $39.

Make an Appointment:
Phone: 630-598-5120
Online: *vsponsiteclinic.com/carpenters-lisle*.

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 Retiree vision benefits to access.

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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.

ORGAN AND TISSUE TRANSPLANTS (pre-65 retirees only)

Effective July 1, 2026, the Plan clarifies how it covers organ and tissue procurement and transplant surgery, as well as complications arising from organ procurement and surgery. When the recipient is a covered individual under the Plan, the Plan also covers living donor expenses associated with the donor evaluation, the donation surgery, and required postoperative care. Donor charges are not covered when the recipient is not a covered individual under the Plan. Transplants that are experimental or investigational are not covered.

APPEALS PROCESS

Effective July 1, 2026, the Plan's appeals process has been updated to clarify how evidence is submitted and considered. All appeals are decided based on written evidence submitted. Participants and their representatives may submit written comments, statements, documents, and other materials in support of an appeal. To the extent that relevant information cannot be provided in written format, a claimant may request to provide testimony. Whether testimony will be permitted is determined at the sole discretion of the Claims Fiduciary.

BCBSIL BEHAVIORAL HEALTH PROGRAM

BlueCross BlueShield of Illinois connects your medical care and behavioral health to improve coordination, boost outcomes, strengthen continuity, and help lower costs. Their behavioral health professionals are experts in mental health and can guide you to the right support—whether in person or virtually.

You and your covered family members can get the support you may need for issues like:

- Substance use
- Anxiety and panic attacks
- Attention deficit disorder
- Autism
- Bipolar disorder
- Couples and family counseling
- Depression
- Eating disorders
- Psychotic disorders
- Schizophrenia

The behavioral health program also includes care and case management, and specialty programs.

Provider Search Assistance:
Pre-65 Retirees: 800-810-2583
MAPD Retirees: 855-824-7313
Online: *bcbsil.com*

SAVE THE DATE

Keep an eye out for invites to all 2026 events. Webinar recordings will be posted at *carpenterbenefits.org.*

June 16	School Physical Event	In-Person
August 11	Effective Communication Tools for Relationships	English Webinar
October 10	Carpenters Health Fair	In-Person
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



MCL HEALTH CENTER ROCK ISLAND OPENING SEPTEMBER 1

Mid-America Carpenters Benefits is excited to share that the MCL Health Center in Rock Island, IL, will open on September 1, 2026. This Health Center will offer primary and preventive care, mental health support, lab testing, vaccinations, nutrition counseling, chiropractic care, and physical therapy.

8 HEALTH CENTERS, 1 MISSION

We are excited to share that you have access to FREE healthcare coverage at the Wellness Centers in St Louis and Kansas City, MO. Save their information below to make an appointment or walk in if you or your eligible dependents are ever traveling or working in that area and feeling under the weather.

Carpenters Wellness Center - St Louis
Address: 1403 Hampton Ave St. Louis, MO 63139
Phone: (314) 955-9355
Online: *my.marathon-health*

Carpenters Wellness Center - Kansas City
Address: 8965 E 38th Terr Kansas City, MO 64129
Phone: (816) 884-9355
Online: *members.premisehealth.com/kc-carpenters*



HEALTH CENTER SPOTLIGHT: CARPENTERS CENTER FOR HEALTH

The Carpenters Center for Health delivers care for eligible retirees, their spouses, and dependents. Services range from primary and preventive care to behavioral health, lab work, vaccinations, nutrition counseling, chiropractic services, and physical therapy.

Even better, all of these services are provided at **no cost to you**. There are no deductibles, co-pays, or coinsurance, and you can usually get a same-day or next-day appointment. Whether you prefer virtual visits or in-person care, the center makes it easy to get timely, reliable healthcare.

Make an Appointment
Phone: (312) 337-4150
Web: *members.premisehealth.com/macrc*

Location
4979 Indiana Ave
Suite 312
Lisle, IL 60532



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

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.

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

2026 NATIONAL PREFERRED FORMULARY EXCLUSIONS LIST

The MACRC Health Plan for pre-65 retirees follows the Express Scripts Pharmacy Benefit Services National Preferred Formulary. Effective July 1, 2026 the drugs listed below will be excluded. If there is a clinical reason, identified by your doctor, that requires you to continue taking your current medication, your doctor can request a coverage review by visiting the Express Scripts online portal at *esrx.com/PA*. If your current medication were impacted by this change, you should have been contacted by Express Scripts directly. If you have additional questions, please contact Express Scripts directly by calling (800) 939-2089 or by visiting *express-scripts.com*.

Single-source brand and generic exclusions

Drug Type	Excluded Medication
Autonomic and Central Nervous System	orphenadrine-aspirin-caffeine, norgesic, norgesic forte, protriptyline
Cardiovascular	fluvastatin, fluvastatin er, altoprev, atorvaliq, lescol xl
Miscellaneous Agents	bomyntra, osenvelt, wyost, xgeva
Primary Biliary Cholangitis Agents	livdelzi

Multisource brand exclusion

Drug Name		
entresto	mydavis	mavenclad
farxiga	xigduo xr	

Indication-based management

Drug Type	Excluded Medication
Adalimumab Products for Inflammatory Conditions	adalimumab-aacf, idacio, adalimumab-aaty, yuflyma, adalimumab-bwwd, adalimumab-fkjp, hulio, adalimumab-ryvk (by Teva), abrilada, amjevita, cyltezo, hadlima, humira, hyrimoz, yusimry
Tocilizumab Products for Inflammatory Conditions	Actemra sc
Ustekinumab Products for Inflammatory Conditions	Otulfi sc, pyzchiva sc, starjemza sc, stelara sc2, steqeyma sc, ustekinumab sc, ustekinumab-aauz sc, ustekinumabaekn scwezlana sc
Referenced excluded medications for Inflammatory Conditions	kineret, siliq
Inflammatory Conditions	All other Brand Name medications for Inflammatory Conditions may require a trial of one or more Preferred medications as part of the Formulary exceptions process.