BRACE YOURSELF FOR A GREAT SMILE

Great dental care is an important part of your overall health and your health plan offers excellent dental benefits to support your wellness. Take advantage of what your plan offers by scheduling an appointment today!

Delta Dental of Illinois (DDIL) is our dental care partner. DDIL provides access to a large network of dental professionals eager to serve you and you family. Using a DDIL provider saves you money.

The plan provides an annual benefit of $2,500 per person per year; you pay a $50 annual deductible and applicable co-insurance amounts. **Preventive care, incuding check-ups and cleanings, are free!**

Did you know orthodontia is covered?
Orthodontia services like braces are often associated with high costs but with your dental plan, you can save a lot! For eligible members and their dependents, services are covered at 80% up to a lifetime maximum of $5000.

To make the most of your dental benefit, we recommend you visit an in-network dentist. You can find one online by visiting *deltadentalil.com* or by calling (800) 323-1743.

LYRA: MENTAL HEALTH COACHING

Work with your Lyra coach through regularly scheduled sessions to better understand what's challenging you, decide what you want to work on, and plan a path forward.

Hear it straight from Lyra members:

"My coach has been incredibly helpful to the point where even my friends and family have noticed a difference and it's only been three weeks. So grateful for my coach and Lyra!"

Choose to connect with your coach via live messaging through your mobile device or from your computer, or meet "face-to-face" over live video on a recurring basis. As you work together, you'll continue to develop your toolkit of skills and strategies to support your mental health, and build strength for lasting change.

Think of a mental health coach as your support for your emotional health and wellness. They can help you to address the following conditions:

- Anxiety
- Stress
- Racial stress
- Life transitions
- Trouble sleeping
- Imposter syndrome
- Burnout
- Relationship issues
- Loneliness
- Grief
- Perfectionism
- Parenting challenges

Contact Lyra Health at (877) 368-0644 or find more information about Lyra Health at *carpenterbenefits.lyrahealth.com*.



LEADING VOICES IN OUR COMMUNITY: JESSE VASQUEZ

Jesse Vasquez of Local 1 shared that "the life that I have now is far better than what I had in the past and for the people that are struggling out there and think that there is no solution, I am living proof that there is".

In this video, he shares the story of his sobriety and mental health journey and offers advice to anyone looking to make a change in their own life.

Scan to watch.

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

Address Service Requested

MID-AMERICA
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BEYOND THE BLUEPRINT



MID-AMERICA CARPENTERS BENEFITS

BEYOND THE BLUEPRINT

Volume 1 | Issue 2 | September 2025

2025 CARPENTERS HEALTH FAIR: OCTOBER 4, 2025

The 2nd Annual Carpenters Health Fair will be held on October 4, 2025 in Lisle, IL. It will offer families a chance to meet our vendors, talk with Fund Office staff, tour the Health and Vision Centers and meet your providers, and schedule appointments.

Date: October 4, 2025
Time: 9:00 a.m. to 12:00 p.m.
Location: 4979 Indiana Ave Lisle, IL 60532

RSVP TODAY

To RSVP scan this QR code or visit *bit.ly/carphealthfair*

Covid-19 and Flu Vaccines
Last year's Health Fair saw higher-than-expected demand for vaccines, causing delays. To avoid these delays in 2025, we recommend attendees reserve a time slot when RSVPing.

NEW HEALTH CENTERS PROMOTION

Injuries and strain are common in the carpentry trade. Engaging with a physical therapist or chiropractor can help repair past damage, improve your quality of life, keep you working, and prevent permanent damage.



All physical therapy and chiropractic care is FREE. To make an appointment online or find the phone number for your preferred location, visit: *members.premisehealth.com/macrc*.

Promotion Details
All NEW physical therapy or chiropractic patients over the age of 18 who visit any of the Health Centers between October 1, 2025 through December 31, 2025 will be entered for a chance to win a Theragun.

This promotion is available at all locations including the Carpenters Center for Health in Lisle, IL and the MCL Health Centers with locations in Elgin, Grayslake, Joliet, Northbrook, or Utica, IL.

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FOLLOW US ON SOCIAL MEDIA

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Mid-America Carpenters Benefits

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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 3.

DEPENDENT EFFECTIVE DATE

Effective September 1, 2025, the process adding newborns, adopted children, and children placed for adoption to members' health plan will be updated. Participants have 90 days to submit the completed enrollment form and required supporting documentation. If the documentation is received within the initial 90-day period, coverage will be retroactive to the date of birth, adoption, or placement for adoption. If the paperwork is received after the initial 90-day period, the coverage effective date will be the date the paperwork is received at the Fund Office.

HEARTLAND HEALTHCARE FUND MERGER

Effective January 1, 2026, the Heartland Healthcare Fund and Mid-America Carpenters Regional Council (MACRC) Health Fund will merge. Active and retired participants and families from the Heartland Heathcare Fund will participate in the MACRC Health Fund. There is no impact on your benefits as a result of this change.

ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE CHANGE

Effective August 1, 2025, Accidental Death and Dismemberment (AD&D) coverage will be listed as percentages of the $50,000 Active Plan benefit instead of as dollar amounts. Additional events will also be covered as outlined below. Full details on each type of loss are available on our website at *carpenterbenefits.org*

Type of Loss

Life	100%	Thumb and index finger	25%	Paralysis of one arm and leg on either side of the body	50%
Hand	50%	Speech and hearing	100%	Paralysis of one arm	25%
Foot	50%	Speech	50%	Brain damage	100%
Arm	75%	Hearing	50%	Coma	1% monthly from 7th coma day, 60 month max
Leg	75%	Paralysis of both arms and both legs	100%		
Signt in one eye	50%	Paralysis of both legs	75%	Third degree burns	% equal to the % of body surface affected
Combo of hand, foot, sight	100%				

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*.

- **September 13, 2025**: Financial Education – John Hancock Plan Overview & Inflation and Your Retirement
- **October 4, 2025**: Carpenters Health Fair

QUITTING TOBACCO STARTS NOW

Quit For Life is designed to give you the confidence you need to quit tobacco for good. It gives you a personalized Quit Plan and 1:1 access to coaches via phone, chat, or text and group video sessions. You also have access to nicotine replacement therapy which includes patches, gum, or prescription medication. All at no additional cost to you.

What Happens when you quit smoking?

- **1 Year** - Your excess risk of coronary heart disease is half that of a continuing smoker.
- **2 to 5 Years** - Your risk of having a stroke is reduced.
- **15 Years** - Your risk of coronary heart disease is close to that of a nonsmoker.

Get started at *quitnow.net* or call 1-866-QUIT-4-LIFE TTY 711.



HEALTH CENTER SPOTLIGHT: MCL HEALTH CENTER JOLIET

The Joliet Health Center offers patient-centered care for eligible participants, spouses, and dependents. Services include primary and preventive care, mental health support, lab work, vaccines, nutrition counseling, chiropractic care, and physical therapy.

All services are offered at no-cost to you - that means no deductibles, co-pays, or coinsurance.

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. Appointments are available virtually and in-person.

The MCL Health Center - Joliet is located at:
1403 Essington Rd Suite 200
Joliet, IL 60431

Operating Hours:

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

For an appointment, call (815) 265-6062 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: CLAIMS AND EXPLANATION OF BENEFITS (EOB)

You can access your claims history, EOBs, and more on the Member Portal.

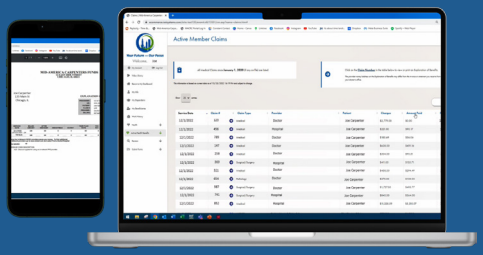
Explanation of Benefits

The EOB details the date of the claim, services rendered, and breaks down what the plan paid, any discount applied, and what (if any) remaining balance that you still owe. You can download or print the PDF of the EOB.

Claims

Follow the steps outlined below to view the claims for you and your eligible dependents dating back to January 1, 2020.

1. Register or log-in to the Member Portal.
2. Click the arrow next to **Active Health Benefits** on the menu.
3. Click **Active Claims**.
4. Find the claim number listed by date or search by the claim number if you know it.
5. Click the **Claim Number** to view the EOB.



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.**

UNDERSTANDING MAINTENANCE MEDICATIONS

If you use maintenance medications, also referred to as long-term medications, you are eligible for two fills at a retail pharmacy. At the third refill, you are required to switch to either the **Mail Order Program** or to a **90-day supply through Walgreens**. Both programs reduce the price of prescriptions by up to 17% of the cost of your prescription co-pays.

Walgreens 90-Day Supply
A 90-day prescription refill at Walgreens means you get three months of your medicine at once instead of refilling it every month. This benefit is only available through Walgreens, not other in-network retail pharmacies.

Mail Order Program
The Mail Order Program allows you to receive a 90-day prescription refill delivered to your home. If your doctor prescribes a medication for more than 30 days, ask the doctor to provide two prescriptions: one for a 30-day supply and another for a 90-day supply. The 90-day supply should be sent to the Mail Order Program.

Preferred Drug Step Therapy Program
Another way that the plan manages long-term medications, is the **Preferred Drug Step Therapy Program**. In this program, you must first try lower-cost or preferred medication before the plan will cover a more expensive one. If that medication doesn't work or causes problems, you can "step up" to the next option.

To check if your prescriptions are covered under the plan, what tier they are covered under, and if they are eligible for the step therapy program, visit *express-scripts.com*. You will need the drug name and dosage to check.

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@carpenterbenefits.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.