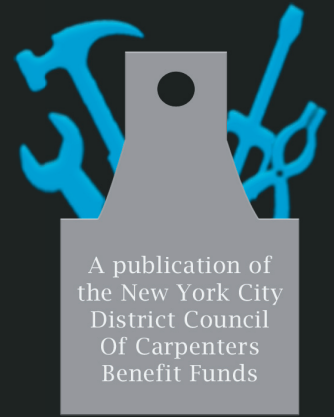


Late Season 2019

BENEFITS TOOLBOX



NYCDCC WELFARE FUND NOW OFFERS SPECIAL ACCESS TO MEMORIAL SLOAN KETTERING CANCER CENTER



Receiving a cancer diagnosis is overwhelming, whether it happens to you or to a family member. In that moment of uncertainty and fear, you need a reliable place to turn to for help. In an effort to help our participants through this stressful period, the NYCDCC Welfare Fund, as of **September 1, 2019**, is now providing participants with special access to Memorial Sloan Kettering Cancer Center (MSK) through the MSK *Direct* program.

MSK *Direct* ensures access to a dedicated and compassionate team of cancer specialists. When facing cancer, getting the right diagnosis and care plan as early as possible is critical. Through MSK *Direct*, you will have access to experienced nurses, social workers, and MSK *Direct* Care Advisors who will guide you through the process of seeking care at MSK. They can facilitate prompt access to a doctor, including an appointment with

an appropriate specialist at MSK within two business days of speaking with a representative. MSK *Direct* Care Advisors will help you gather all necessary medical records and meet you at your first appointment to introduce you to the clinical team that will be handling your treatment.

All eligible NYCDCC Welfare Fund participants (including retirees) and their family members, have immediate access to MSK *Direct* at no additional cost beyond standard co-pays and deductibles (*Out-of-Network rates may apply for Medicare-eligible retirees enrolled in UnitedHealthcare's Group Medicare Advantage PPO Plan offered through the NYCDCC Welfare Fund). Your spouse, domestic partner, children, parents, and parents-in-law can all utilize the services offered by MSK *Direct* (subject to health insurance coverage for care at MSK) should they need assistance.

MSK *Direct* is available to you even before you have a confirmed cancer diagnosis. You may contact MSK *Direct* if your doctor has recommended that you see

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NYCDCC ANNUITY PLAN: INTRODUCING MANAGED ACCOUNTS AND ADVICE BY MORNINGSTAR INVESTMENT MANAGEMENT LLC

The Board of Trustees of the New York City District Council of Carpenters Annuity Plan (“the Plan”) is dedicated to ensuring you receive both the highest quality service and the opportunity to invest in a full array of fund offerings, assisting in your preparations for a more financially secure retirement.

We are pleased to inform you that we added a new service, effective **July 1, 2019** — Managed Accounts and Advice from Morningstar Investment Management LLC. Asset allocation, an investment method that aims to spread your risk among different types of investments, can be the first step in creating a well-rounded mix of investments. You can do this on your own — or you can get professional assistance. The services offered by Morningstar Investment Management can help provide you additional and differing levels of professional assistance — and both are designed to help answer two key questions most participants have — how much should I save in the Plan, and how should I invest my account?

We encourage you to review the flyer that was mailed to your home in July and also appears on www.nycdbf.org to help determine if using one of the services offered by Morningstar Investment Management is the right choice for you. Managed Accounts comes at an additional 0.35% annual fee, assessed

quarterly (ex.- \$100,000 @ .35% = \$350 per year or \$87.50 per quarter) and advice is provided at no additional annual cost to you.

What You Need To Know

Both products became available on **July 1, 2019**.

You can access and learn more about these new offerings online by logging onto your New York City District Council of Carpenters Annuity Plan account through www.prudential.com/nycdccb. If you decide to use these new features, you will do so through the website.

About Morningstar Investment Management LLC

Morningstar Investment Management LLC is a leading provider of discretionary investment management and advisory services. Guided by seven investment principles, it is committed to focusing on its mission to design portfolios that help investors reach their financial goals. Its parent company, Morningstar, Inc., is a leading provider of independent investment research in North America, Europe, Australia, and Asia. The company offers an extensive line of products and services for individual investors, financial advisors, asset managers, retirement plan providers and sponsors, and institutional investors in the private capital markets. Morningstar provides data and research insights on a wide range of investment offerings, including managed investment products,

publicly listed companies, private capital markets, and real-time global market data.

Morningstar Investment Management does not sell investments or receive commissions for the investment options available in your plan. If you elect to enroll in the managed accounts service, Morningstar Investment Management is compensated on a percentage of your account balance.

Morningstar® Retirement ManagerSM is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Investment advice generated by Morningstar Retirement Manager is based on information provided and limited to the investment options available in your defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. Morningstar Investment Management is not affiliated with Prudential. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful.

Morningstar Investment

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Management does not guarantee that the results of its advice, recommendations or objectives of a strategy will be achieved. The Morningstar name and logo are registered marks of Morningstar, Inc.

It is important to note that no changes will be made to your current investments or future contribution direction unless you elect a change.

For More Information

To learn more about your investment options, you can call Prudential directly at **(877) PRU-2100** or visit its website at www.prudential.com/nycdccbf.

KEEP YOUR MONEY CLOCKED IN LONG AFTER YOU CLOCK OUT

As you inch closer toward a decision to retire, it's important that you prepare for that next chapter by having an understanding of how keeping your hard-earned money in the NYCDCC Annuity Plan ("the Plan") is beneficial to you. As a participant of the Plan, your employer(s) makes contributions on your behalf, and your account grows on a tax-deferred basis through a variety of investment options. When you retire, you can keep your money in the Plan and avoid any applicable taxes and penalties associated with withdrawing your money. Additionally, by keeping your money in the Plan, it continues to grow (pending positive investment returns) and you continue to benefit from the low investment fees. To learn more about your Annuity account and retirement options, you can view a flyer located on our website at www.nycdccb.com/wp-content/uploads/2019/05/NYCDCC-Annuity-Fund-Keep-it-in-the-Plan-Final.pdf. For questions regarding your individual accounts, you can contact Prudential via its website at www.prudential.com/nycdccbf or by calling them at **(877) PRU-2100**.



NYC District Council
of Carpenters Annuity Plan



With you for the long road ahead

As a member of the NYCDCC, you're entitled to many great benefits—including the **NYCDCC Annuity Plan**.*

When you participate in the Plan, your employer makes contributions on your behalf, and your account can grow tax-deferred through a variety of investment options over the course of your career and beyond.

Prepare for the road ahead by keeping your money working for you—long after your last day on the job.

*The NYCDCC Annuity Plan is available to you if your employer has agreed to participate.

REMINDER: A FAILURE TO TIMELY REPORT A DIVORCE TO THE NYCDCC WELFARE FUND MAY HAVE A SEVERE IMPACT ON YOUR FINANCES, HEALTH COVERAGE, AND FAMILY'S HEALTH COVERAGE

Failing to report a divorce while you have a spouse listed as a dependent under the NYCDCC Welfare Fund (the "Fund") may result in grave financial repercussions and the loss of your health coverage. This is especially true if your former spouse receives costly medical treatments after he/she is no longer eligible for coverage. Please read this explanation of the Fund's rules and an example of how failing to follow these rules may impact you financially.

Divorce Rules for Health

Benefits — If you get a divorce, your former spouse will remain covered under the Fund until the last day of the month in which the judge signs your divorce judgment. **It is extremely important that you provide a copy of your divorce judgment to the Fund as soon as possible so that your former spouse's coverage is terminated at the end of the month in which the judge signed the divorce judgment. You and your former spouse will be liable for any benefits paid on behalf of your former spouse after the last day of the month in which the judge signed the divorce judgment. In addition, in order for your former spouse to be eligible for COBRA coverage, you or your former spouse must provide notice of your divorce within **60 days of the date of divorce**.**

If the Fund does not receive notice of the divorce within 60 days of the divorce, your former spouse will lose his/her COBRA rights. Additionally, a delay in timely notification will make you (along with your former spouse) personally liable for any health claims paid by the Fund on behalf of your former spouse after he/she ceased to be eligible. Even

if you think your former spouse has provided notice, we urge you to provide notice to eliminate any doubts since you will both be responsible for any claims paid in error. If you are a Retiree, your monthly premium will be adjusted to reflect the removal of your former spouse from your Welfare Fund Retiree Coverage.

Example — Johnny Carpenter's divorce judgment is signed by a judge on April 11, 2018. Under the rules of the Fund, Johnny's ex-spouse Linda's coverage under the Fund ends on April 30, 2018. (If notice of the divorce is provided within 60 days, Linda can elect COBRA coverage for up to 36 months.) However, neither Johnny nor Linda notifies the Fund of their divorce and as a result, Linda remains listed as a dependent. In August of 2018, Linda is diagnosed with cancer. She immediately has surgery followed by radiation and chemotherapy treatments over the next several months, racking up \$85,000 in medical claims, which are paid by the Fund since it had not been notified of the divorce. In January of 2019, Johnny finally notifies the Fund of his divorce at which time the Fund learns that it paid \$85,000 in claims for which Linda was not eligible. **Under the rules of the Fund, Johnny and Linda are now responsible for reimbursing the Fund \$85,000. Additionally, since the Fund was not notified of the divorce within 60 days, Linda no longer has the option of electing and paying for COBRA coverage. Johnny and his other dependents will immediately lose their Welfare coverage unless and until the full amount due is paid to the Fund, and legal**

action may be taken against Johnny and Linda to recover the claims paid in error.

As you can see from this example, failing to timely notify the Fund of a divorce and not having your ex-spouse properly removed as a dependent can have severe consequences. Johnny may not have even known that Linda was using her health coverage under the Fund after their divorce, but he and Linda are jointly responsible for this debt because they did not timely notify the Fund of their divorce. By not notifying the Fund, Johnny is risking his financial security and continued health coverage for himself and his children. **DO NOT** put yourself in a situation where you end up owing the Fund a significant amount of money and losing your coverage, as well as the coverage of your other family members, due to not reporting your divorce in a timely fashion.

Remember — While COBRA is expensive, paying a monthly COBRA premium (after timely notifying the Fund of your divorce) is less expensive than incurring personal liability for claims and losing your coverage.

Also, remember that even if your divorce judgment or settlement agreement requires you to pay some or all of the cost of your former spouse's health coverage after your divorce, this does not mean that your spouse remains eligible for coverage under the Fund unless COBRA is elected and paid for.

If you have questions about removing an ex-spouse from your coverage after a divorce, please contact our Member Services Department at (800) 529-FUND (3863).

UNDERSTANDING YOUR DISABILITY PENSION BENEFITS

The Fund Office has put together some information to assist you in understanding your Disability Pension benefits with the New York City District Council of Carpenters (“NYCDCC”) Pension Fund, including associated health coverage through the NYCDCC Welfare Fund. The below is a guide to help you. However, as you review the below, please keep in mind that this serves **only** as a guide and is **not intended** to be a substitute for official Plan documents. **If any inconsistencies are found between this guide and the official Plan documents, the Plan documents shall govern.*

What is a Disability Pension?

- A Disability Pension is a monthly benefit, consisting of two phases, paid by the NYCDCC Pension Fund if you are unable to work due to injury or illness and satisfy certain other conditions. The injury or illness **does not** have to be work related.
- To qualify for Phase I, you must have at least five (5) Vesting Credits and be an active participant of the Plan on the date that your disability begins.
- The disability must have continued for at least six (6) consecutive months.
- If approved for Phase I Disability Benefits, you are eligible to receive up to a maximum of eighteen (18) months of benefit payments.
- To qualify for Phase II Disability Benefits, you must be in receipt of Social Security Disability and be deemed totally and permanently disabled. If you

are in receipt of Social Security Disability and deemed totally and permanently disabled, your Phase II benefit payments will last as long as you continue to meet the requirements.

- You may qualify for six-month extensions of Phase II benefits if, in addition to satisfying all the other requirements for Phase II benefits (as specified in the Plan document and the SPD), you:
 1. have a pending Social Security Disability application or appeal and the Trustees’ medical advisor has determined that you are unable to engage in any gainful employment; or
 2. have a pending Social Security Disability application or appeal, and the combination of your age plus the number of your Current Vesting Credits equals or exceeds 80.
- If your Social Security Disability application is denied after exhausting or waiving all administrative appeals, you shall cease being eligible for Phase II benefits on the last day of the month in which the final administrative appeal of the denial of your Social Security Disability application is denied or otherwise waived.
- Your monthly benefit will begin on the seventh (7th) month after the month in which you became disabled (there will be no benefit payments made for the first six months).
- Your monthly benefit payment is calculated the same way as

a Regular Pension, which is based on your service and the Plan rules in effect when the benefit is calculated.

Am I eligible for health coverage while receiving Disability Pension benefits?

- If you are approved for Phase I Disability Pension benefits, you are entitled to health coverage through the NYCDCC Welfare Fund while you receive the benefit (up to 18 months). Your health coverage eligibility will mirror your eligibility dates for your Phase I Disability Pension benefit (**Ex. – If Phase I starts on 1/1/2020, and ends 8/31/2021, your Welfare eligibility will also start on 1/1/2020 and end on 8/31/2021**).
- Disability Pensioners with **less than 20** Vesting Credits at the time of their disability do **NOT** qualify to continue health coverage beyond their Phase I termination. Participants are provided a 3-month phase out period that begins at the end of Phase I (**Using the previous example, if Phase I ends on 8/31/2021, the 3 months will be applied to September, October, and November of 2021. Disability Pensioners must continue making premium payments to receive the coverage**).
- Disability Pensioners with **20** Vesting Credits **or more** may continue to receive health coverage through the NYCDCC Welfare Fund beyond Phase I

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if they are approved for Phase II benefits by the NYCDCC Pension Fund and continue to pay the applicable monthly retiree premium.

How do banked hours affect the time frame in which health coverage through the NYCDCC Welfare Fund is offered under a Disability Pension?

- If you have accumulated banked hours prior to starting your Phase I Disability Pension, those hours will be used to allow you to continue your welfare eligibility as an active participant under the NYCDCC Welfare Fund and you will **not** be required to pay a retiree premium while using your bank hours. However, banked hours will run concurrently with any Phase I retiree welfare coverage you are approved for during the application process. **Your health coverage will always end at the same time your Phase I Disability Pension**

ends (plus the three-month extension). Banked hours will only affect whether (or how long) you are required to pay a retiree premium.

When do I apply for Disability Pension benefits?

- You should apply as soon as your injury or illness keeps you from working three (3) or more months

How do I apply for Disability Pension benefits?

- To request a Disability Pension Application, you can contact the Fund Office at **(212) 366-7300** or **(800) 529-3863**, go to the Benefit Funds' website at **www.nycCBF.org** and download the application, or visit the Fund Office in person and request a Disability Pension Application.
- To have your application processed, you will need to complete the application in its

entirety and have your treating physician complete his/her portion of the application. You will also need to submit certain documents such as proof of age, marriage license (if applicable), spouse's proof of age, divorce settlement/stipulation (if applicable), and death certificate (if applicable).

*Return to Work Rules —

NYCDCC Pension Fund rules **prohibit** members from working while receiving a Disability Pension. **If contributions are received on the member's behalf by a contributing employer, the member's Disability Pension benefit will be subject to a permanent suspension and you will no longer be considered disabled.** If you have any questions or concerns regarding the rules of returning to employment while receiving a Disability Pension, please contact the Fund Office.

DON'T FORGET TO COMPLETE YOUR CHARLES JOHNSON JR. MEMORIAL SCHOLARSHIP APPLICATIONS BY DECEMBER 15TH

If you have a child about to head into college (his/her senior year of high school), don't forget that the NYCDCC Welfare Fund offers a Scholarship Program (known as the "Charles Johnson Jr. Memorial Scholarship") for unmarried, dependent, biological, or adopted children of eligible members. The Scholarship Program pays up to \$3,500 for each year of a four-year academic program at an

accredited college or university, or until the child receives a bachelor's degree, whichever occurs first. The maximum amount of the award is \$14,000 per student. Currently, 25 students are selected to receive scholarships each year. If you are interested in applying for a Charles Johnson Jr. Memorial Scholarship for your child, you must submit the application

by December 15th. You can fill out an application by visiting the Scholarship section of our website at **https://nycCBF.com/member/scholarship-benefit/** and clicking the link to the International Scholarship and Tuition Services' ("ISTS") website. You may also visit the ISTS website directly at **https://aim.applyists.net/NYCDCC**.

IMPORTANT NOTICE: Medicare Enrollment Responsibilities and YOU

If you and/or your covered dependent(s) are eligible for Medicare, or become eligible for Medicare, you **MUST** enroll in both **Medicare Part A** and **Medicare Part B** as soon as Medicare coverage becomes available in order to maximize your coverage with the NYCDCC Welfare Fund (the “Welfare Fund”). If you do not enroll in both Part A and Part B, you will not be covered through UnitedHealthcare, **resulting in higher out-of-pocket costs for you.** This includes those who retired early on a regular pension and later became

eligible for Social Security prior to age 65.

When you and/or your covered dependent(s) become eligible for Medicare, your and/or your covered dependent(s)’s coverage with the Welfare Fund changes. To avoid any interruption to your coverage or denial of benefits, you must send us copies of your Medicare cards. This can be done in the following ways:

- **In Person** – At Fund Office, 9th Floor
- **Mail** – NYCDCC Benefit Funds, Attn: Member Services, 395 Hudson

Street, 9th Floor,
New York, NY 10014

- **Fax** – (212) 366-7845
- **Email** – MemberServices@nyccbf.org
(*PDF attachments of copy only. Images/pictures of the card will not be accepted.)

If you have any questions about the Medicare enrollment process and your responsibilities concerning continued Welfare Fund coverage, please contact our Member Services Department at **(800) 529-FUND (3863)** or **(212) 366-7373**.

NEW: Updated Combined Form for NYCDCC Health Enrollments and Beneficiary Designations Now Available

Effective **July 1, 2019**, we combined the NYCDCC health enrollment form and beneficiary designation form into one document. This new form can be located on our website (www.nyccbf.org) on the following pages: **Member Documents**, **Welfare**, and **Pension**. Please note that this new form will permanently replace

the two separate forms that previously appeared on the website. Members wishing to update their health dependents and/or beneficiaries should print the form, fill it out completely, and send it back to the Fund Office (with all necessary documentation) at NYCDCC Welfare Fund, 395 Hudson Street, New York, NY

10014, Attention: Welfare Department. **If you already have existing beneficiary designations in place, they will remain in effect and you do not have to complete a new form.*

If you have any questions regarding the form, please contact our Member Services Department at **(800) 529-FUND (3863)**.

MEND Program Expands to Include Managing Mental Health Treatment Options and Authorizations

As a part of its focus on fostering a healthy work and life-balance for its members and their dependents, **effective October 1, 2019**, the NYCDCC Welfare Fund's Members Education and Network for Dependency ("MEND") Program expanded to include Mental Health treatment options, including referrals for outpatient and inpatient treatment for co-occurring disorders, depressive disorders, anxiety disorders, and all other Mental Health issues.

In addition to treatment referrals, MEND will provide the following Mental Health services:

- Case management and Coordination of Services with outside providers,
- Supportive services, and
- Education.

More specifically, MEND will offer the following Mental Health support:

- Verify eligibility for coverage, and/or assist in locating and obtaining coverage,
- Conduct thorough assessments for appropriate level of treatment and length of stay,
- Provide treatment authorization in accordance with established guidelines,
- Assist participants and/or dependents with identifying their treatment needs and goals,
- Help participants and their dependents to secure services at treatment facilities,
- Provide in-house support services to individuals and families,
- Provide educational workshops to not only those utilizing the program, but also Apprentices, Shop Stewards, and employees of the Benefit Funds and District Council.

If you or one of your dependents is struggling with Mental Health issues, please contact the MEND Program for assistance from our accredited staff. The MEND program can be reached by phone at **(212) 366-7590** or by email at **MEND@nycCBF.org**.

***Beware of Posers – If you receive any emails or phone calls from entities claiming to be connected to the MEND Program, do not give out any personal information or accept treatment advice unless you are sure you are communicating with an accredited MEND staff member. If you are unsure whom you are communicating with, please cease contact immediately and contact the program using one of the above-mentioned communication methods to verify that the contact you received was legitimate and not an attempt at fraud.**

"Like us" on Facebook and "Follow us" on Twitter!

Visit the NYCDCC Benefit Funds' Social Media Pages to Get:

- **Breaking News**
- **Tips For Using Prescription Drug, Medical, Dental, & Vision Coverage**
- **Retirement Articles & Advice**
- **Wellness Tips**
- **A More Personal Connection**
- **And Much More!**

Don't forget to find us in the world of social media at:

www.facebook.com/NYCDCCBF
www.twitter.com/NYCDCCBF

← Please Scan with Smartphone →



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an oncology provider or after a test that indicates a suspicion of cancer. If

you have already been diagnosed with cancer, or are in treatment elsewhere, you

can contact *MSK Direct* to schedule an appointment for a second opinion. Via *MSK Direct*, you have access to exceptional cancer care – and peace of mind – that you are in the right hands.

MSK Direct is available through the NYCDCC Welfare Fund's **dedicated toll-free *MSK Direct* phone line at 833-786-3368** from **Monday through Friday, 8:30 a.m. to 5:30 p.m.** No enrollment is necessary to utilize *MSK Direct*. For more information, please visit the Benefit Funds' website at **www.nyccbf.org**.

CHECK OUT THE NYCDCC BENEFIT FUNDS WEBSITE!

- Breaking News
- Benefits Information & FAQs
- *Benefits Toolbox* Newsletter
- Electronic SPDs & SMMs
- Member Portal & User Guide
- MEND Program & Wellness Section
- Printable Benefits Flyers
- Important Contact Information
- And Much More!

PLEASE SCAN WITH SMARTPHONE

Stay informed about your benefits... Visit us at www.nyccbf.org!

PRACTICING PROPER DISPOSAL OF PRESCRIPTION MEDICATIONS

Although you may not consider it often, properly disposing of your unused or unwanted prescription medications is very important. Disposing of prescription drugs goes a long way toward eliminating the possibility of family members or others removing your drugs from a medicine cabinet with the intent to misuse or abuse them. Among adolescents 12 and older who report using pain medication, an estimated 70% obtained them from a relative or friend's medicine cabinet. According to the Center for Disease Control ("CDC"), 91 people die every day from opioid overdose.

Safe removal of unwanted medicine protects you and others, especially children and pets in your home, from accidental use. Children are especially vulnerable to poisoning in the home. In fact, according to the CDC and Prevention, more than 60,000 young children visit the emergency room each year because they got into medicines while their parents or caregivers were not looking.

There are a number of ways to safely dispose of prescription medications:

- **Drop Boxes** – These can be found at local pharmacies, police

precincts, and other law enforcement agencies. New York State residents can find out more about these locations by visiting this website link: (<http://www.dec.ny.gov/gmk/index.html?url=http://www.dec.ny.gov/maps/gmnysmeddropbox.kmz>)

- **Community Collection Events** – Some municipalities offer pharmaceutical collection events in partnership with local law enforcement. You can contact your municipality for more information.
- **DEA National Prescription Drug Take-Back Day** – The Federal Drug Enforcement Agency's ("DEA") National Prescription Drug Take-Back Day is usually held twice a year (in April and October). For information on dates and locations, visit this website link: (https://www.deadiversion.usdoj.gov/drug_disposal/takeback/index.html)
- **Pre-Addressed Envelopes** – Check with your local pharmacy about pre-addressed envelopes used to mail in unwanted medications for safe disposal.

Alternative ways to safely dispose of prescription medication:

- Mix unwanted medication (do not crush tablets or capsules) with water and salt, ashes, dirt, cat litter, coffee grounds, or another undesirable material, to avoid accidental or intentional misuse of the medication.
- Conceal medications in a container, such as sealable bag, box, or plastic tub, and bind with a strong tape to prevent discovery and removal from the trash.
- Dispose of unwanted medication as close to your trash collection day as possible to avoid misuse.

For more information regarding the proper disposal of prescription medication, you can visit the following websites:

- **New York State Department of Environmental Conservation ("NYSDEC"):** <http://www.dec.ny.gov/chemical/67720.html>
- **U.S. Food and Drug Administration ("FDA"):** <https://www.fda.gov/consumers/consumer-updates/where-and-how-dispose-unused-medicines>

NOTICE OF AVAILABILITY OF HIPAA PRIVACY NOTICE

The Privacy Rule under the Health Insurance Portability and Accountability Act, commonly known as “HIPAA,” requires the New York City District Council of Carpenters Welfare Fund (the “Fund”) to follow certain procedures to protect the privacy of your Protected

Health Information (“PHI”) maintained by the Fund. The Fund’s Privacy Notice describes how the Fund uses and discloses PHI and discusses important federal rights that you have regarding your PHI. You can access the Fund’s Privacy Notice by visiting

www.nycCBF.com/wp-content/uploads/2014/01/HIPAA-Privacy-Notice.pdf. You may also request a copy of the Privacy Notice by submitting a written request to the Fund Office at **395 Hudson Street, 9th Floor, New York, NY 10014.**

Tool Time

Notes and Reminders

Women’s Health and Cancer Rights Act (“WHCRA”) ANNUAL NOTICE – 2019

The NYCDCC Welfare Fund, in accordance with the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. If you would like more information on these benefits, please contact us at (212) 366-7300 or (800) 529-FUND (3863).

Compliance and Ethics Program

Report Misconduct, Fraud, Waste, or Abuse

The New York City District Council of Carpenters Benefit Funds (“Benefit Funds”) strive to maintain the highest standards of ethics and conduct in all aspects of Funds

operations. As a tangible commitment to this ideal, the Board of Trustees has adopted and implemented a Compliance and Ethics Program (“CEP”). The CEP sets forth standards for the guidance of all Benefit Funds staff in the day-to-day business of administering benefits for all members.

Reporting

You can contact the Chief Compliance Officer of the Benefit Funds if you have a question or concern regarding the appropriateness or legality of a Benefit Funds’ policy, procedure or transaction. All of us – Benefit Funds staff, the Trustees and Funds members – are responsible for ensuring that Funds assets are reserved to pay only for covered benefits and the reasonable costs of administering those benefits. We all share a duty to protect against violations of law and Benefit Funds rules. So, if you see or suspect something, say something.

Please report any matter that may constitute a breach

of applicable laws, rules, regulations or Benefit Funds’ policies to Allan Bahn, the Benefit Funds Chief Compliance Officer. You can provide your name or remain anonymous. All information will be considered confidential. The Chief Compliance Officer can be contacted via:

Mail:

Allan Bahn,
Chief Compliance Officer
New York City District Council of Carpenters Benefit Funds, 395 Hudson Street, 9th Floor, New York, New York 10014

Work Phone:

(212) 366-7533

Confidential Hotline:

(646) 484-1665

Email:

ABahn@nycCBF.org
Complianceandethics@nycCBF.org

Website:

Visit **www.nycCBF.org** and click on the “Report a Compliance Issue” link located at the bottom of the screen.



New York City District Council of Carpenters
BENEFIT FUNDS
 395 Hudson Street
 New York, NY 10014



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Statement of Nondiscrimination

The New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

*The New York City District Council of Carpenters Welfare Fund cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

*The New York City District Council of Carpenters Welfare Fund
 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

New York City District Council of Carpenters Benefit Funds

CONTACT INFORMATION:

New York City District Council of Carpenters Benefit Funds
 395 Hudson Street, 9th Floor
 New York, NY 10014

Member Services Call Center: (800) 529-FUND (3863) or (212) 366-7373

www.nyccbf.org
www.facebook.com/NYCDCCBF
www.twitter.com/NYCDCCBF

*The information in this newsletter is intended to highlight certain information about your benefits and the Benefit Funds. **Benefits Toolbox** is not a substitute for the official Plan documents which set forth the requirements and conditions for benefits. In the event of an inconsistency or a conflict between **Benefits Toolbox** and the Plan documents, the Plan documents shall control.