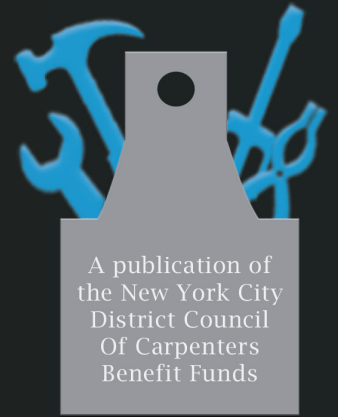


Early Season 2020

# BENEFITS TOOLBOX



## NYCDCC WELFARE FUND EXPANDS PARTNERSHIP WITH *MSK DIRECT* TO OFFER COLLABORATIVE FOCUS ON SCREENING AND EDUCATION

**Your Guide to Breast Health**

For more information, call the NYCDCC Welfare Fund dedicated MSK Direct line at **833-786-3368** or **646-449-1541**

Memorial Sloan Kettering Cancer Center

New York City District Council of Carpenters **BENEFIT FUNDS**

Memorial Sloan Kettering is recognized as a world leader in the prevention, diagnosis and treatment of breast cancer. Our breast cancer specialists take a comprehensive approach to cancer treatment. We prioritize the quality of life of the people we care for, providing social services, emotional support, integrative medicine, and access to the latest advancements in cancer science.

The NYCDCC Welfare Fund partners with MSK to offer MSK Direct, a program that provides guided access to expert clinical care as well as practical and emotional support.

guided access to expert cancer care and treatment. As part of our partnership with *MSK Direct*, we are collaborating to focus on screening and education.

The new year is an ideal time to promote a renewed focus on health. With that in mind, the NYCDCC Welfare Fund has collaborated with MSK to provide you a **Breast Health Guide**. This guide, which you should have already received in the mail and can also be found on our website at [www.nycdbf.org](http://www.nycdbf.org), offers education and resources to ensure you (or your partner) are aware of the steps you can take to reduce your risk of breast cancer. Please review it and pass it along to your family members who may find it relevant.

We encourage all clinically eligible women (generally 40 years and older\*\*) to get the recommended breast cancer screening at MSK or any other local participating provider of your choosing. You are under no obligation to get screening at MSK. Breast cancer screening through mammography is important because it can detect breast cancer in its earliest stages, when it is most curable.

*(Continued on page 4)*

### Breast Health

Your health is important and the NYCDCC Welfare Fund is committed to ensuring you and your families have access to high quality care and resources. In September of 2019, we

announced our partnership with Memorial Sloan Kettering Cancer Center (“MSK”). This partnership offers all NYCDCC members, retirees\*, and your families immediate access to *MSK Direct*, a benefit that provides

# ANNUAL REMINDER: DIVORCE AND YOUR BENEFITS

A divorce can be a very difficult process. There are many issues that need to be considered, including your health, life insurance, accidental death and dismemberment (“AD&D”), vacation, and retirement benefits. The following information explains the steps you need to take to ensure that you satisfy your notice obligations to the Funds and should assist you in considering the impact of your divorce on your benefits.

▶ **Health Benefits:**

Your former spouse will remain covered under your Welfare Fund coverage until the last day of the month in which the judge signs your divorce judgment. **It is extremely important that you notify us of your divorce and provide a copy of your divorce judgment to the Welfare Fund as soon as possible because your former spouse’s coverage will terminate at the end of the month in which the judge signed the divorce judgment. You and your former spouse will be responsible for reimbursing the Welfare Fund the cost of any benefits paid on behalf of your former spouse or former stepchildren after the last day of the month in which the judge signed the divorce judgment. In addition, in order for your former spouse or former stepchildren 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 Welfare Fund does not receive notice of the divorce within 60 days of the divorce, your former spouse and stepchildren will lose the right to COBRA eligibility. As noted, a delay in timely notification will also make you liable for any health claims paid by the Welfare Fund after your spouse and stepchildren 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 financially responsible for any claims paid in error and you and your current dependents risk losing health coverage if reimbursement is not made to the Welfare Fund. If you are a Retiree and your ex-spouse received Welfare Fund Retiree Coverage, the cost of your monthly premium will be reduced.

▶ **Life Insurance/ Accidental Death and Dismemberment Benefits:** A divorce does **not** change your beneficiary or invalidate your prior designation of your former spouse

as beneficiary for your life insurance and AD&D benefits. If you wish to change your beneficiary for these benefits, you must submit a new beneficiary designation form to the Fund Office. You can obtain a beneficiary designation form by calling Member Services or visiting our website at [www.nycCBF.org](http://www.nycCBF.org).

▶ **Vacation Benefits:** As with life insurance and AD&D benefits, a divorce does **not** change your beneficiary or invalidate your prior designation of your former spouse as beneficiary for your vacation benefits. If you wish to change your beneficiary for your vacation benefits, you must submit a new beneficiary designation form to the Fund Office. You can obtain a beneficiary designation form by calling Member Services or visiting our website at [www.nycCBF.org](http://www.nycCBF.org).

▶ **Division of Pension and Annuity Benefits through a Qualified Domestic Relations Order:** If a portion of your benefits from the Pension Fund or the Annuity Fund is to be awarded to your ex-spouse, you will have to obtain a **Qualified Domestic Relations Order** (“QDRO”) from the Court. A QDRO must

*(Continued on page 3)*

## ANNUAL REMINDER: Divorce and Your Benefits

(Continued from page 2)

meet certain requirements, which are described in the QDRO Procedures for the Annuity Fund and the Pension Fund. You can obtain the QDRO Procedures for the Annuity Fund by visiting the Funds' website at [www.nyccbf.org/member/pension](http://www.nyccbf.org/member/pension). You can obtain the QDRO Procedures for the Pension Fund by visiting [www.nyccbf.org/member/annuity](http://www.nyccbf.org/member/annuity). In order to avoid unnecessary legal expenses and delay, please make sure you or your QDRO preparer submit a draft QDRO to the Fund Office for pre-approval *before* submitting the proposed order to the court. Because the process can sometimes take a long time, **we strongly encourage you to start the process of obtaining a QDRO as soon as possible so that there are no delays when you apply for your pension or to obtain a distribution, loan, or other withdrawal from**

**your Annuity Fund account.** If you have questions about QDROs, please contact our Member Services Call Center at (800) 529-FUND (3863), and they will put you in touch with a representative from our Retirement Department.

### ► Pension and Annuity Benefits When There is No QDRO:

Even if your ex-spouse is not entitled to a portion of your retirement benefits through a QDRO, you should review your beneficiary designations. Sometimes people mistakenly believe that a waiver of retirement benefits in a divorce judgment or separation agreement automatically invalidates the previous designation of an ex-spouse for Pension or Annuity benefits. That is not true. In fact, the Benefit Funds are generally required to pay benefits to the last beneficiaries you designated. It often does not matter that you divorced your last beneficiary or that your ex-spouse agreed to

waive his/her rights to your benefits in your separation agreement or other waiver. In short, if you have not changed your beneficiary designation in writing with the Fund Office and Prudential, your former spouse may receive your benefits after you die even if that is not what you intended. Fortunately, it is very easy to change your beneficiary designation if that is what you want to do. To check or change your beneficiary for your Pension benefits, please contact the Fund Office at (800) 529-FUND (3863). You can also find the form on our website at [www.nyccbf.org](http://www.nyccbf.org). To check or change your beneficiary for your Annuity benefits, please visit [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) or call (877) 778-2100.

**If you have questions, you can call our Member Services Department at (800) 529-FUND (3863).**

## Check out the NYCDCC Benefit Funds Website!

**New York City District Council of Carpenters BENEFIT FUNDS**  
The Gateway to Your Benefits Information

HOME ABOUT US MEMBER EMPLOYER NEWS & PRESS CONTACT US FAQ

Welcome to the New York City District Council of Carpenters Benefit Funds!

Member Feedback Form  
Member Log-In  
SOCIAL FEEDS

- 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!

New York City District Council of Carpenters Benefit Funds

PLEASE SCAN WITH SMARTPHONE

Stay informed about your benefits . . . Visit us at [www.nyccbf.org](http://www.nyccbf.org)!

## NYCDCC Welfare Fund Expands Partnership with MSK Direct...

(Continued from page 1)

If you are over the age of 40, due for your next yearly mammogram, and would like to schedule an appointment at MSK, you should get a prescription from your primary care doctor before scheduling your mammogram. To get screened at an MSK location in Manhattan, New Jersey, Westchester or Long Island, call 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. If you think you are at increased risk of developing breast cancer, you can also call MSK Direct to discuss what options may be available to you. For more information, please visit the Benefit Funds' website at [www.nycCBF.org](http://www.nycCBF.org).

*\*Medicare-eligible retirees who are covered by the UnitedHealthcare Group Medicare Advantage PPO plan offered through the NYCDCC Welfare Fund are eligible for all MSK Direct services, but these services may be considered out of network.*

*\*\*Women aged 40 and over covered under the Empire plan have no cost share for preventative annual mammograms at INN providers (OON subject to \$750 deductible and 70/30 cost share). Women aged 35 to 39 covered under the Empire plan are eligible for one baseline mammogram only when the individual has a first-degree relative family history (mother, sister or child). Additional scans before reaching age 40 are subject to cost share (INN \$200 deductible and 90/10 cost share) (OON \$750 deductible and 70/30 cost share). Women aged 40 and over covered under the UnitedHealthcare Medicare Advantage plan have no cost share for preventative annual mammograms at providers who accept Medicare, including MSK. Women aged 35 to 39 covered under the Medicare Advantage plan are eligible for one baseline mammogram with no cost share. All women covered under the Medicare Advantage plan are eligible for clinical breast exams performed by a clinician during a routine physical once every 24 months.*

## The NYCDCC Welfare Fund partners with Memorial Sloan Kettering.

### How do you benefit?



The NYCDCC Welfare Fund collaborates with Memorial Sloan Kettering Cancer Center (MSK) to offer MSK Direct as a reliable expert for any cancer concern.



Contact MSK Direct by calling the dedicated NYCDCC Welfare Fund's phone number: **833-786-3368**.



You will have a dedicated MSK Direct Care Advisor to help you schedule your first appointment, gather your medical records, and meet you at your first appointment.

For more information, visit [www.nycCBF.org](http://www.nycCBF.org)



Memorial Sloan Kettering  
Cancer Center



New York City District Council of Cooperators  
**BENEFIT FUNDS**

# SaveonSP: A NEW PROGRAM FOR SPECIALTY MEDICATIONS

Express Scripts has a new program covering certain specialty medications called **SaveonSP**, which ensures that, once you are enrolled and eligibility is confirmed, you have no financial responsibility for those medications. Your specialty medication will be filled through Accredo, your exclusive specialty pharmacy through Express Scripts. The 150+ medications included in the SaveonSP program consist of products covering conditions such as Hepatitis C (Hep C), Multiple Sclerosis (MS), Psoriasis, Inflammatory Bowel Disease (IBD), Rheumatoid Arthritis (RA), Oncology, and others. You can access the list of medications included in the program at [www.saveonsp.com/nycbf](http://www.saveonsp.com/nycbf). If you are taking

a medication included in the program, you may be eligible.

## Who is Eligible for SaveonSP?

- Individuals who are currently taking a medication on the SaveonSP Specialty Drug list, and
- Individuals who use their coverage under this Fund as their primary health coverage.

*\*Individuals who use Medicare as their primary insurance are not eligible for this program.*

## What do I need to do to enroll?

- Review the list of medications included in the program. If you are taking one or more of the medications, call SaveonSP at 800-683-1074 to enroll.
- If you are already enrolled in a manufacturer program, please

have your manufacturer program issued ID available when you call; the call will be very short. If you are new to the program, the call will take approximately 10 minutes.

- If you do not enroll prior to submitting a prescription to Accredo for filling, a SaveonSP Patient Service Representative will contact you via phone prior to dispensing. The Representative will assist you with enrollment if your medication is part of the program.
- Certain manufacturers require annual enrollment. You will only be contacted once a year to ensure you are properly enrolled in this program.



EXPRESS SCRIPTS®

## Check out Express Scripts' Website and Mobile App!

- Track Prescriptions and Home Delivery Refills
- Refill and Renew Prescriptions Automatically
- View Claims, Balances, and Prescription History
- Receive Alerts for Prescription-Related Safety Issues
- Search for Information about Prescription Drugs
- Find Lower-Cost Prescription Options
- Utilize Health Resource Center
- And Much More!

Stay up to date on your prescription drug benefit... Visit [www.express-scripts.com](http://www.express-scripts.com) and/or download Express Scripts' free mobile app by searching for "Express Scripts" in your phone's app store!

# REMINDER: IMPORTANCE OF SUBMITTING CHANGES IN ADDRESSES TO THE FUND OFFICE

During the course of a given year, the Fund Office, along with various providers such as Empire BlueCross BlueShield, Express Scripts, ASO/SIDS, and Prudential, among others, send paper mailings to your homes. Although advances in modern technology have somewhat reduced the necessity of paper mailings, such mailings are often still required due to legal or informational purposes. Because of this, it is crucial that you provide the Fund Office updated home addresses any time you move or wish to receive mail at an alternate location. A failure to notify the Fund

Office of your new address can result in you missing out on important information and may even affect your benefits.

### **To submit a Change-of-Address Form to the Fund Office, please do the following:**

1. Obtain a Change-of-Address Form by visiting [www.nyccbf.org](http://www.nyccbf.org) or requesting one from the Fund Office by calling **(800) 529-FUND (3863)**.
2. Complete the form and return it, along with a copy of a valid photo ID, to the Fund Office. You can return Change-of-Address

Forms to the Fund Office in the following ways:

- **Mail-** NYCDCC Benefit Funds, Attn: Member Services, 395 Hudson Street, 9th Floor, New York, NY 10014
- **Fax-** (212) 366-7845
- **Email-** MemberServices@nyccbf.org
- **In Person-** At Fund Office address listed above

**If you have any further questions regarding changes in addresses, please contact our Member Services Department at (800) 529-FUND (3863).**

**“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](http://www.facebook.com/NYCDCCBF)  
[www.twitter.com/NYCDCCBF](http://www.twitter.com/NYCDCCBF)



← Please Scan with Smartphone →

# MEMBER SERVICES DEPARTMENT AT A GLANCE: LOOKING BACK AT 2019

2019 was another busy year for our Member Services Department! Our Member Services team once again fielded phone calls, answered Member Feedback Forms from our website, and met with members in person at the Fund Office. As always, the goal of our Member Services team was to make sure that everyone who was seeking help learned more about their benefits and received the answers and assistance they needed.

Please take a glance at our Member Services Department statistics for 2019, as we strive to make 2020 an even better year!

**Remember, if you have questions about your**

**benefits, you can visit our website at [www.nycgbf.org](http://www.nycgbf.org), call our Member Services Department at (800) 529-FUND (3863), or visit us in person at 395 Hudson Street, New York, NY 10014, on the 9th Floor.**

## Member Services Department Statistics – 2019

- Total Calls Answered: 96,641
- Member Feedback Forms Answered (website): 210
  - Total Walk-Ins: 5,037
- Total Members Interactions: 101,888

## A NOTE OF GRATITUDE FOR A FUND OFFICE EMPLOYEE

The Fund Office is proud of our staff and the pride they take in helping NYCDCC members and their dependents. As such, we look to highlight their efforts whenever possible. The following letter/email was received by the Fund Office from a daughter of a deceased retiree. The positive experience she had during the process of getting her issues resolved is what the Fund Office strives to have every member and dependent who speaks with our Member Services Department feel. We thank L.B. for her letter/email and we look forward to receiving more communications like this in the future as we continue to do our best to service the membership!

December 17, 2019

Dear Ms. H.,

My name is L.B. and I have been a trustee for my father, T. B., who had been a member of the Union for many years. Unfortunately, the pension checks he received during the end of his life had never been cashed.

I had spoken with a couple of people in your office about that, but the situation had not been resolved until M. M. became involved.

During the past several months, Ms. M. has been assisting me with the process of replacing those lost checks.

Please know that Ms. M. has demonstrated optimal professional behavior and knowledge. She was prompt in her responses to my many emails and patient in explaining fully what needed to be done. Once, with a legal matter, she was not certain about how to proceed, but she sought information and returned my query at once. It is clear that she sets out to be efficient, helpful and graceful about the tasks she undertakes. I am grateful for her efforts, her work ethic, and commitment to help.

Please feel free to share this note with anyone else who should hear about M.'s wonderful attributes. My siblings and I are pleased and grateful about the resolution.

Sincerely,

L.B.

# DIABETES AWARENESS AND COMPLIANCE



According to the Center for Disease Control (“CDC”), 30.3 million people in the United States have diabetes, and another 84.1 million Americans have pre-diabetes, a condition in which blood glucose levels are higher than normal but are not high enough for a diagnosis of diabetes. Diabetes is the seventh leading cause of death in the United States and medical expenditures for those diagnosed with diabetes are 2.3 times higher than those without diabetes.

## What is diabetes?

Diabetes is a disease in which blood glucose levels are above normal. Most of the food we eat is turned into glucose, or sugar, for our bodies to use for energy. The pancreas, an organ that lies near the stomach, makes a hormone called

insulin to help glucose get into the cells of our bodies. When you have diabetes, your body either doesn't make enough insulin or cannot use its own insulin as well as it should. This causes sugar to build up in your blood.

Diabetes can cause serious health complications which include, but are not limited to:

- Heart disease
- Blindness
- Kidney failure
- Lower-extremity amputations

## What are the symptoms of diabetes?

Some people with diabetes may exhibit the following symptoms:

- Frequent urination
- Excessive thirst

- Unexplained weight loss
- Extreme hunger
- Sudden vision changes
- Tingling or numbness in hands or feet
- Feeling very tired much of the time
- Very dry skin
- Sores that are slow to heal
- More infections than usual
- Nausea, vomiting, or stomach pains may accompany some of these symptoms in the abrupt onset of insulin-dependent diabetes, now called type 1 diabetes

## What are the types of diabetes?

- **Type 1 diabetes**, which was previously called insulin-dependent diabetes mellitus (“IDDM”) or juvenile-onset diabetes, may account for about 5% of all diagnosed cases of diabetes.
- Type 2 diabetes, which was previously called non-insulin-dependent diabetes mellitus (“NIDDM”) or adult-onset diabetes, may account for about 90% to 95% of all diagnosed cases of diabetes.



- **Gestational diabetes** is a type of diabetes that only pregnant women get. If not treated, it can cause problems for mothers and babies. Gestational diabetes develops in 2% to 10% of all pregnancies but usually disappears when a pregnancy is over.
- **Other specific types of diabetes** resulting from specific genetic syndromes, surgery,

drugs, malnutrition, infections, and other illnesses may account for 1% to 5% of all diagnosed cases of diabetes.

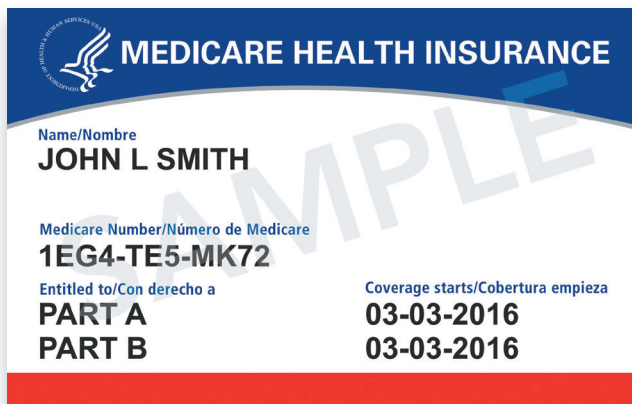
If you suspect that you or a family member may have diabetes, please consult with your primary care physician to discuss your concerns and symptoms. **Because prevention and early detection are key, we encourage you to be proactive with your**

**health. That means getting your annual physical exams, eating properly, exercising, and being compliant with your prescribed medications if you have already been diagnosed with diabetes.**

If you have questions regarding preventive care or locating participating providers for diabetic supplies, please call **Empire BlueCross BlueShield at (844) 416-6387.**

## Important Notice for NYCDCC Welfare Fund Participants Transitioning to UnitedHealthcare Coverage for Medicare-Eligible Retirees

### Copies of Medicare Cards Must be Sent to the Fund Office Prior to Effective Date of UnitedHealthcare Coverage



**Effective January 1, 2020,** all NYCDCC Welfare Fund participants who are transitioning to UnitedHealthcare coverage for Medicare-Eligible Retirees must provide the

Fund Office with copies of their Medicare Cards prior to the effective date of their new coverage under UnitedHealthcare. UnitedHealthcare and Express Scripts now require

the Fund Office to send participants' Medicare Beneficiary Identification ("MBI") numbers as a condition to enrollment. Prior to becoming eligible for Medicare-Eligible Retiree health coverage, the Fund Office will send you notices advising you of all steps you must take to complete the transition, including the added requirement regarding your Medicare Cards.

**If you have questions concerning this process, please contact our Member Services Department at (800) 529-FUND (3863).**

# NYCDCC Annuity Fund Participants Receive \$200 Disbursement to Individual Account

**Great news!** The Board of Trustees of the New York City District Council of Carpenters Annuity Plan recently announced that a disbursement of assets from the Plan's administrative account was added to participants' accounts. Thanks to cost savings and investment gains, the administrative account of the Annuity Plan had grown to the point that excess funds were

able to be reallocated to participants.

On or about **December 20, 2019, \$200.00** was added to participants' Annuity Plan accounts to be invested in the same manner as participants currently have their contributions set up. If there were no investment instructions on file, the disbursement was placed in the NYC Carpenters

Default Balanced 65/35 Fund.

Eligible participants should have received a mailing from Prudential notifying them of this good news. Remember, if you wish to change your Annuity Plan investment options, you may do so at any time by visiting [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) or calling **1-877-PRU-2100 (1-877-778-2100)**.

## Take Advantage of LiveHealthOnline!

### ***The Basics***

- Virtual Doctor Visits
- Utilize Computer or Smartphone/Tablet
- Available Through Two-Way Video Connection
- Must Have Camera, Audio, and High-Speed Internet

### ***The Details***

- For Non-Emergency Medical Use Only
- Access to Board-Certified Doctors 24/7
- Offers Quick Diagnosis, Treatment, and Prescriptions
- Visits Covered Under the Welfare Fund for \$10 Copayment

GIVE IT A TRY AT  
[www.LiveHealthOnline.com](http://www.LiveHealthOnline.com)

PLEASE  
SCAN WITH  
SMARTPHONE



# PENSION BENEFIT STATEMENT AVAILABILITY

Every participant of the New York City District Council of Carpenters Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers Plan”) may request a statement of his/her accrued benefit from the Pension Fund or the Officers Plan. You may request such a statement from the Fund Office once in any 12-month period. The

benefit statement is an estimate of the monthly benefits you have earned as of the date of your request, based on the most recent information available to the Pension Fund or the Officers Plan. To request a benefit statement, please submit a written request to the Fund Office.

You can also obtain information concerning your pension benefit at any time by visiting the NYCDCC Benefit Funds’ website

at [www.nycCBF.org](http://www.nycCBF.org), logging into the member portal located on the top right corner of the screen, and selecting the “View Pension Estimate” option.

Please keep the NYCDCC Benefit Funds updated on any changes in your contact information or marital status by contacting our Member Services Call Center at (800) 529-FUND (3863) or (212) 366-7373.

## Tool Time

## Notes and Reminders

### Pension Withholdings

You may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers Plan”). To change your withholding options, please visit the Benefit Funds’ website at [www.nycCBF.org](http://www.nycCBF.org), download the W-4P form, and submit the completed form to the Fund Office. You may also submit a signed letter indicating your filing status or specific amount you wish to have withheld.

If you have any questions, please contact the NYCDCC Benefit Funds at **(212) 366-7373** 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, 9<sup>th</sup> 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](http://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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 Permit #188

## 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](http://www.nyccbf.org)  
[www.facebook.com/NYCDCCBF](https://www.facebook.com/NYCDCCBF)  
[www.twitter.com/NYCDCCBF](https://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.