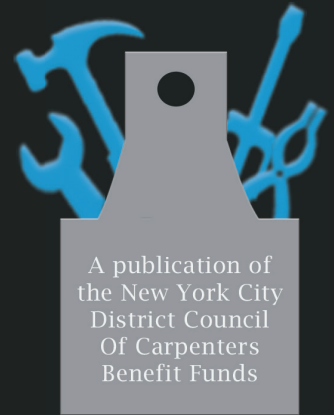


BENEFITS TOOLBOX



A publication of
the New York City
District Council
Of Carpenters
Benefit Funds

PROSTATE CANCER AWARENESS AND THE IMPORTANCE OF SCREENINGS



More options than ever before — Chief of Urology James Eastham explains the many treatment options available to men with cancerous changes in the prostate.

In cooperation with our partner, Memorial Sloan Kettering, the New York City District Council of Carpenters (“NYCDCC”) Welfare Fund would like to present you the following information concerning prostate cancer awareness and the importance of screenings.

What is a prostate?

The prostate is a gland found in people assigned male at birth. It’s located between your bladder and rectum, and helps make semen.

What is prostate cancer?

Prostate cancer is the second most common cancer among men in the United States. However, screenings help find more than 9 out of 10 prostate cancers early, when the cancer is only in the prostate gland.

What are the warning signs of prostate cancer?

The first sign often is an abnormal finding on a routine screening exam. Many men with prostate cancer do not notice any signs,

though common symptoms include:

- Needing to urinate often.
- Needing to urinate more often during the night.
- Unable to urinate.
- Trouble starting or stopping the flow of urine.
- Often feeling pain or stiffness in your lower back, hips, or upper thighs.
- Painful ejaculation or trouble having an erection.

Having these symptoms doesn’t mean you have prostate cancer. Talk with your doctor if you have any of these symptoms. Be sure to get a diagnosis and treatment if needed.

What is prostate cancer screening?

One of the best ways to screen for prostate cancer is a blood test that measures your level of prostate-specific antigen (“PSA”), a protein made in the prostate gland.

Is early prostate cancer screening right for you?

It depends. Screening guidelines depend on your personal risk for developing prostate cancer.

(Continued on page 2)

PROSTATE CANCER AWARENESS AND THE IMPORTANCE OF SCREENINGS

(Continued from front page)

Memorial Sloan Kettering recommends having a PSA blood test at around age 45.

There are several reasons why screening at that age offers more benefits than risks:

- The results are a good predictor of your lifetime risk of developing prostate cancer.
- We can closely monitor men who are at the highest risk.
- Prostate cancer is more curable when it's caught early.

- Men at low risk for prostate cancer can have fewer screenings, none at all, or start them at a later age.

It's important to find the balance of benefit and risk that's right for you. Talk with your doctor about when to start and stop screenings, and how often you should have them.

The NYCDCC Welfare Fund partners with Memorial Sloan Kettering to offer MSK Direct, a

program that gives you guided access to expert cancer care. They provide resources and support throughout your care experience. To learn more about prostate cancer and screenings, as well as other cancer care related topics, call the dedicated MSK Direct phone line for the NYCDCC Welfare Fund at (833) 786-3368 or visit: www.mskcc.org/direct/nycdcc-welfare-fund.

MENTAL HEALTH AWARENESS MONTH CAMPAIGN: INDIVIDUAL AND COMMUNITY FAST FACTS

As part of the Members Education and Network for Dependency's ("MEND") campaign to promote Mental Health Awareness Month in May, the program highlighted important mental health "fast facts," courtesy of the National Alliance on Mental Illness ("NAMI"). Please use these facts below to encourage discussion with your community, whether through social media or other forms of outreach.

*Individual and Community Impact Fast Facts

- 20.6% of U.S. adults (51.5 million people) experienced mental illness in 2019, but only 43.8% of them received treatment. 1 in 5 U.S. adults experience mental illness each year, but less than half get treatment.
- 5.2% of U.S. adults (13.1 million people) experienced serious mental illness in 2019, but only 65.5% of them received treatment. 1 in 20 U.S. adults experiences a serious mental

illness each year, but less than two-thirds get treatment.

- 16.5% of U.S. youth aged 6–17 (7.7 million people) experienced a mental health disorder in 2016, but only 50.6% of them received treatment. 1 in 6 U.S. youth experiences a mental health condition each year, but only half get treatment.
- 50% of all lifetime mental illness begins by age 14, and 75% by age 24.
- Suicide is the 2nd leading cause of death among people aged 10–34.
- 3.8% of U.S. adults (9.5 million people) experienced both mental illness and a substance use disorder in 2019.
- Mental illness and substance use disorders are involved in 1 out of every 8 emergency department visits by a U.S. adult (estimated 12 million visits).
- 20.5% of people experiencing homelessness in the U.S. have a serious mental health condition.

- 37% of adults incarcerated in the state and federal prison systems have a diagnosed mental illness.
- 70.4% of youth in the juvenile justice system have a diagnosed mental illness.
- 41% of Veteran's Health Administration patients have a diagnosed mental illness or substance use disorder.

**Statistics provided by the National Alliance on Mental Illness ("NAMI") website at www.nami.org/mhstats.*

For more information about the MEND Program, visit the Benefit Funds' website at www.nyccbf.org/news-media/mend-program-and-wellness/.

For assistance with referrals and resources, contact the **MEND Program at (212) 366-7590 or MEND@NYCCBF.org**.

If you are thinking of hurting yourself, please call the **National Suicide Prevention Lifeline at (800) 273-8255**.

ACCESSING LIVEHEALTH ONLINE FOR MENTAL HEALTH OR SUBSTANCE ABUSE ASSISTANCE

If you or your dependent(s) are seeking outpatient services for mental health or substance use, please know that help is available and accessible from any electronic device with internet access.

You can have a confidential virtual visit with a licensed clinician at www.LiveHealthOnline.com.

Follow the steps below to access assistance through www.LiveHealthOnline.com:

- Create an account at www.EmpireBlue.com using the information from your Empire insurance card, such as the member ID number.
- On the main www.EmpireBlue.com page, click on the **Telemedicine** box which takes you to the [www.LiveHealthOnline](http://www.LiveHealthOnline.com) webpage.
- On the webpage, create a www.LiveHealthOnline.com account.
- Select the **LiveHealth Online Psychology** box or download the **LiveHealthOnline app** to your electronic device to access provider biographies and schedules.
- Select a provider and schedule an appointment.
- After the appointment is scheduled, you will be directed to enter credit card information to cover the session fee (\$80-\$90).

- Once you access www.LiveHealthOnline.com through the www.EmpireBlue.com portal, the fee will be calculated using the applicable active policy information stored in the www.EmpireBlue.com portal.
- The www.LiveHealthOnline.com receipt will show the full provider fee even though active Empire BCBS participants will be charged a **\$10 copay**, not the amount shown when the transaction is completed.

- www.LiveHealthOnline.com will send you a confirmation email after the appointment is scheduled and a reminder on the day of the scheduled appointment with a receipt showing the **\$10 copay**.

For further assistance with Mental Health issues or Substance Use, please contact **MEND at 212-366-7590** or MEND@NYCCBF.org.

YOU ARE NOT ALONE!

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



NYCDCC WELFARE FUND: AMERICAN RESCUE PLAN ACT OF 2021 – COBRA SUBSIDY INFORMATION

On March 11, 2021, the President signed the American Rescue Plan Act of 2021 (the “Rescue Plan”). The Rescue Plan provides a temporary 100% COBRA subsidy for eligible individuals. This means that the New York City District Council of Carpenters Welfare Fund (the “Fund”) will provide eligible individuals with up to six months of COBRA coverage at no cost between **April 1, 2021 and September 30, 2021**.

The following is a summary of the highlights of the COBRA subsidy:

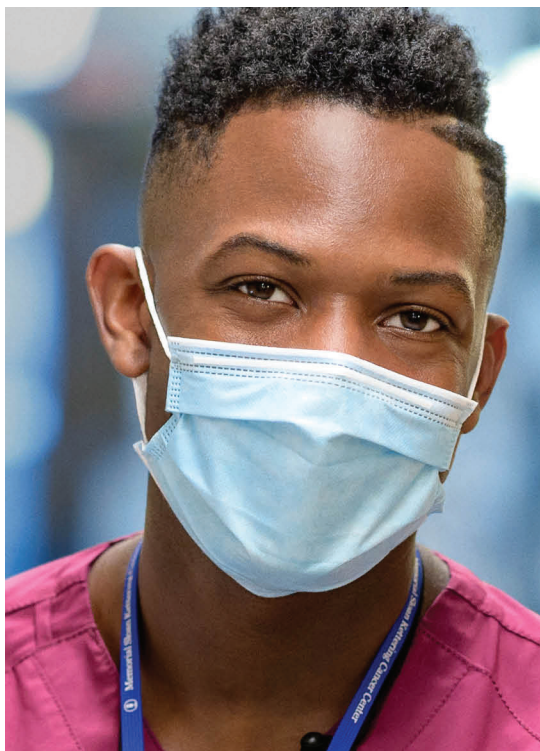
- There is a 100% COBRA premium subsidy (a./k./a. “free COBRA”) for eligible members, spouses, and dependents between April 1, 2021 and September 30, 2021. No COBRA premiums will be due from eligible individuals for the six-month period between April and September of 2021.
- You and your family are eligible for the subsidy if you

lost coverage under the Fund due to your **involuntary termination of employment or reduction of hours**. Note that an involuntary termination of employment or reduction in hours is the **only** way to qualify for the subsidy. If you lost coverage due to a voluntary resignation of employment, or if your former spouse lost coverage due to divorce, or if your child lost coverage because she turned 26, the subsidy is **not** available.

- You will stop being eligible for the subsidy before September 30, 2021 if your maximum period of COBRA coverage expires or if you become eligible for coverage under Medicare or another group health plan. You must notify the Fund Office if you become eligible for such coverage.
- If you did not have a COBRA election in effect on April 1,

2021 (either because you did not previously elect COBRA or because you elected COBRA but then dropped it), but you would be eligible for the subsidy if you did have an election in place and your 18-month COBRA period has not yet expired, you are still eligible for the subsidy. If these circumstances apply to you, the Fund will send you a new COBRA “second chance” election notice by May 31, 2021, and you will have 60 days from after notice is provided to elect COBRA. You will not have to pay for any period of COBRA coverage that has passed.

For more information regarding the COBRA subsidy, including Frequently asked Questions (“FAQs”), please visit our website at www.nycCBF.org/nycdcc-welfare-fund-american-rescue-plan-act-of-2021-cobra-subsidies-information-and-faqs/.



Cancer care can't wait. And you're already covered.

If you have symptoms or have been diagnosed with cancer, please don't wait to connect with our experts. Memorial Sloan Kettering's world-class cancer care is in-network for NYCDCC Welfare Fund participants and their families.

Reach a cancer expert today through your dedicated MSK Direct number: **833-786-3368**.

Always here.
Always will be.



Memorial Sloan Kettering
Cancer Center

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Congratulations to the 2021-2022 Charles Johnson Jr. Memorial Scholarship Winners

On behalf of the Board of Trustees, the New York City District Council of Carpenters Welfare Fund is pleased to announce that twenty-five (25) students have been awarded the Charles Johnson Jr. Memorial Scholarship for the 2021-2022 academic year. Each student will now receive a \$3,500.00 per year scholarship, which is renewable up to four years at an accredited college or university.



We would like to extend our sincerest congratulations to the following students/members:

STUDENT	MEMBER	LOCAL
Samantha Barbato	Joseph Barbato Jr.	1556
Saoirse Boyle	Edward Boyle	157
Fintan Cassidy	Aidan Cassidy	157
Alice Cauchi	Marjohn Cauchi	1556
Thomas Chauvin Jr.	Thomas Chauvin	740
Rafal Chociej	Marek Chociej	157
Jacqueline Doherty	Brian Doherty	157
John Fahy	Gerard Fahy	157
Denicia James	John James	212
Maximilian Leston	Evaristo Leston	1556
Jessica Lojano	Carlos Lojano	1556
Riley McCann	Stephen McCann	1556
Trevor McCormick	Robert McCormick	157
Shawn McEvelly	Thomas McEvelly	1556
Dara McKenna	Brian McKenna	157
Sara Muzyka	Marek Muzyka	45
Johannes Ong	Aloysius Ong	608
Jason Pearson	Jeffrey Pearson	926
America Ramos	Orlando Ramos	1556
Lizbet Rodriguez	Homero Rodriguez	157
Jack Slattery	Michael Slattery	157
Matthew Suri	Gustavo Suri	1556
Tabitha Tatusko	Scott Tatusko	740
Danielle Vadney	William Vadney	1556
Timothy Vadney	William Vadney	1556

SUMMARY ANNUAL REPORT

For NEW YORK DISTRICT COUNCIL OF CARPENTERS ANNUITY FUND

This is a summary of the annual report of the New York District Council of Carpenters Annuity Fund, EIN 51-0174279, Plan No. 001, for the period from July 1, 2019 through June 30, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$256,514,768. These expenses included \$3,344,673 in administrative expenses, \$240,342,932 in benefits paid to participants and beneficiaries, and \$12,827,163 in other expenses. A total of 38,775 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,819,838,840 as of June 30, 2020, compared to \$2,829,271,738 as of July 1, 2019. During the plan year, the plan experienced a decrease in its net assets of \$9,432,898. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$247,081,870, including employer contributions of \$159,966,714, employee contributions of \$524,343, earnings from investments of \$76,805,961, and other income of \$9,784,852.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers; and
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Board of Trustees of the New York District Council of Carpenters Annuity Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300. The charge to cover copying costs will be \$14.00 for the full annual report, or \$0.25 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Benefits Funds' website at <https://nyccbf.com/compliance/about-form-5500/>.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Board of Trustees of the New York District Council of Carpenters Annuity Fund, 395 Hudson Street, New York, NY 10014) and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

SUMMARY ANNUAL REPORT

For New York City District Council of Carpenters Welfare Fund

This is a summary of the annual report of the New York City District Council of Carpenters Welfare Fund, EIN 13-5615576, Plan No. 501, for the period from July 1, 2019 through June 30, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the New York City District Council of Carpenters Welfare Fund has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Amalgamated Life Insurance Company, Sierra Health and Life Insurance Company, Inc. and Wesco Insurance Company to pay life insurance, accidental death and dismemberment, supplemental Medicare and paid family leave claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2020 were \$11,016,169.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$759,373,511 as of June 30, 2020, compared to \$714,572,720 as of July 1, 2019. During the plan year, the plan experienced an increase in its net assets of \$44,800,791. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$444,198,780, including employer contributions of \$392,848,411, employee contributions of \$4,507,157, realized gains of \$3,019,839 from the sale of assets, earnings from investments of \$34,161,260, and other income of \$9,662,113.

Plan expenses were \$399,397,989. These expenses included \$12,339,899 in administrative expenses, and \$387,058,090 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers; and
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Board of Trustees of the New York City District Council of Carpenters Welfare Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300. The charge to cover copying costs will be \$38.00 for the full annual report, or \$0.25 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Carpenters Benefit Funds' website at <https://nycCBF.com/compliance/about-form-5500/>.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Board of Trustees of New York City District Council of Carpenters Welfare Fund, 395 Hudson Street, New York, NY 10014) and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

ONLINE SECURITY TIPS FOR RETIREMENT ACCOUNTS

The United States Department of Labor (“DOL”) recently released security tips related to online retirement accounts. Many of these tips may apply not only to your Annuity Account through Prudential, but also to other retirement accounts you may have, and to a certain extent, your Member Login with the NYCDCC Benefit Funds.

According to the DOL, you can reduce the risk of fraud and loss to your retirement account(s) by following these basic rules:

REGISTER, SET UP AND ROUTINELY MONITOR YOUR ONLINE ACCOUNT

- Maintaining online access to your retirement account allows you to protect and manage your investments.
- Regularly checking your retirement account reduces the risk of fraudulent account access.
- Failing to register for an online account may enable cybercriminals to assume your online identity.

USE STRONG AND UNIQUE PASSWORDS

- Don’t use dictionary words.
- Use letters (both upper and lower case), numbers, and special characters.
- Don’t use letters and numbers in sequence (no “abc”, “567”, etc.).

- Use 14 or more characters.
- Don’t write passwords down.
- Consider using a secure password manager to help create and track passwords.
- Change passwords every 120 days, or if there’s a security breach.
- Don’t share, reuse, or repeat passwords.

USE MULTI-FACTOR AUTHENTICATION

- Multi-Factor Authentication (also called two-factor authentication) requires a second credential to verify your identity (for example, entering a code sent in real-time by text message or email).

KEEP PERSONAL CONTACT INFORMATION CURRENT

- Update your contact information when it changes, so you can be reached if there’s a problem.
- Select multiple communication options.

CLOSE OR DELETE UNUSED ACCOUNTS

- The smaller your on-line presence, the more secure your information. Close unused accounts to minimize your vulnerability.
- Sign up for account activity notifications.

BE WARY OF FREE WI-FI

- Free Wi-Fi networks, such as the public Wi-Fi available at airports, hotels, or coffee shops, pose security risks that may give criminals access to your personal information.
- A better option is to use your cellphone or home network.

BEWARE OF PHISHING ATTACKS

- Phishing attacks aim to trick you into sharing your passwords, account numbers, and sensitive information, and gain access to your accounts. A phishing message may look like it comes from a trusted organization to lure you to click on a dangerous link or pass along confidential information.
- Common warning signs of phishing attacks include:
 - A text message or email that you didn’t expect or that comes from a person or service you don’t know or use.
 - Spelling errors or poor grammar.
 - Mismatched links (a seemingly legitimate link sends you to an unexpected address). Often, but not always, you can spot this by hovering your mouse over the link without

clicking on it, so that your browser displays the actual destination.

- Shortened or odd links or addresses.
- An email request for your account number or personal information (legitimate providers should never send you emails or texts asking for your password, account number, personal information, or answers to security questions).
- Offers or messages that seem too good to be true, express great urgency, or are aggressive and scary.

- Strange or mismatched sender addresses.
- Anything else that makes you feel uneasy.

USE ANTIVIRUS SOFTWARE AND KEEP APPS AND SOFTWARE CURRENT

- Make sure that you have trustworthy antivirus software installed and updated to protect your computers and mobile devices from viruses and malware. Keep all your software up to date with the latest patches and upgrades. Many vendors offer automatic updates.

KNOW HOW TO REPORT IDENTITY THEFT AND CYBERSECURITY INCIDENTS

- The FBI and the Department of Homeland Security have set up valuable sites for reporting cybersecurity incidents:
 - <https://www.fbi.gov/file-repository/cyber-incident-reporting-united-message-final.pdf/view>
 - <https://www.cisa.gov/reporting-cyber-incidents>

“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 →



KEEPING YOUR BENEFICIARY DESIGNATIONS UP-TO-DATE

Life changes often require you to update beneficiary designations for your Welfare, Pension, Vacation, and Annuity benefits. You should be certain that your beneficiary designations on file at the Fund Office and Prudential reflect your current wishes.

It is not uncommon for members to mistakenly believe that a divorce judgment or separation agreement automatically revokes prior designations of their former spouse as the beneficiary for their benefits. However, the Funds are generally obligated to pay benefits to the last beneficiaries you designated. It often does not matter that you are divorced from your last beneficiary or that your former spouse agreed to

waive his/her rights to your benefits in a separation agreement or waiver form. If you have not changed your beneficiary designation in writing with the Fund Office and Prudential, your former spouse may still be entitled to your benefits. ****For your Annuity and Pension benefits, if you re-marry, your new spouse generally will be entitled to those benefits unless a Qualified Domestic Relations Order (“QDRO”) awards benefits to your former spouse.***

The good news is that it is very easy to change your beneficiary. To check or change your beneficiary for your Welfare, Pension, and Vacation benefits, please contact the Fund Office at **(800) 529-FUND (3863)**. You can also find the form on our website at **www.**

nyccbf.org/member/members-documents/.

To check or change your beneficiary for your Annuity benefits, please go to **www.prudential.com/online/retirement**, call **(877) 778-2100**, or visit our website at **www.nyccbf.org/member/members-documents/**.

****Please note that there are two separate beneficiary forms that must be changed. You must change the Fund Office form that covers your Pension, Welfare, and Vacation benefits, and the Prudential form that covers your Annuity benefits. Your beneficiary designation will only be updated across all Funds if both forms are completed and submitted.***

Check out the NYCDCC Benefit Funds Website!

The screenshot shows the website for the New York City District Council of Carpenters Benefit Funds. The header includes the logo and navigation links: HOME, ABOUT US, MEMBER, EMPLOYER, NEWS & MEDIA, CONTACT US, and FAQ. A central banner reads "Welcome to the New York City District Council of Carpenters Benefit Funds". To the right, there are links for "Member Feedback Form" and "Member Log-in". Below the banner, there are social media feeds and a list of services:

- 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!

At the bottom, there is a QR code with the text "PLEASE SCAN WITH SMARTPHONE" and a footer with the mission statement of the Benefit Funds Office.

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

REMINDER:

NYCDCC Member Responsibilities to the Fund Office

To maximize your benefits under the various Funds, it is important to remember that you must keep the Fund Office updated on certain life changes. Here are some tips to keep your information up-to-date with the Fund Office. You can make these changes by either visiting the Member Portal (i-Site) via www.nyccbf.org or by contacting Member Services at **(800) 529-FUND (3863)**.

- Keep your physical address, email address, and contact numbers current.
- Keep the Fund Office informed of any changes to your bank account if you are having premiums automatically withdrawn (retirees) or you are receiving automatic deposits for Pension, Vacation, or Short-Term Disability benefits.
- Keep the Fund Office informed of when you or an eligible dependent become Medicare eligible.
- Keep the Fund Office informed of a new dependent, the death of a dependent, or a divorce.
- Keep your beneficiary(ies) current with the Fund Office and Prudential.
- Keep track of your work history/benefit hours and review the information on a regular basis.

Tool Time

Notes and Reminders

REMINDER CONCERNING EXPRESS SCRIPTS' FRAUD, WASTE, AND ABUSE PROGRAM

To protect the assets of the NYCDCC Welfare Fund and ensure that participants are not misusing or abusing prescription drugs, the Board of Trustees approved the implementation of Express Scripts' Fraud, Waste, & Abuse ("FWA") program in 2014. This program remains in effect this year. Below is a description of the FWA program.

Express Scripts' Fraud, Waste, & Abuse ("FWA") Services group provides an industry leading level of monitoring. FWA Services includes Network Pharmacy Audit, Network Pharmacy Fraud monitoring, and the Enhanced Member-Prescriber FWA monitoring program. This program provides an ongoing proactive review of all plan claims using advanced analytics, full investigative services, and detailed reporting, to help control costs and curtail inappropriate drug use. Express Scripts continuously monitors member and prescriber patterns to identify outliers and situations of abnormal utilization or prescribing. Express Scripts' Special Investigations Unit ("SIU") uses FWA directed analytics to identify abusive or fraudulent patterns and examine high-risk scenarios. This department is made up of certified fraud examiners, registered pharmacists, certified internal auditors, statisticians, data-modeling experts, certified pharmacy

technicians, registered nurses, and former law enforcement professionals. The NYCDCC Welfare Fund will receive regular detailed reports on the findings.

Express Scripts also makes available a Fraud Tip Hotline, and investigates fraud and abuse allegations received from our members, network pharmacies, prescribers, or law enforcement. To report suspected fraud, waste, or abuse of prescription drugs or of the prescription drug benefit, please contact:

- **Phone:** (866) 216-7096
- **Email:** fraudtip@express-scripts.com
- **Website:** <http://lab.express-scripts.com/contact/fraud-tip-hotline>

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, NY 10014

Work Phone:

(212) 366-7533

Confidential Hotline:

(646) 484-1665

Email:

ABahn@nyccbf.org
Complianceandethics@nyccbf.org

Website:

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New York City District Council of Carpenters Benefit Funds

CONTACT INFORMATION:

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*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.