

Mid-Season 2026

BENEFITS TOOLBOX



A Publication of the New York City
District Council of Carpenters
Benefit Funds



New York City District Council of Carpenters

BENEFIT FUNDS

A MESSAGE FROM THE EXECUTIVE DIRECTOR

Dear Brothers and Sisters,

I am honored to introduce myself as the new Executive Director of the New York City District Council of Carpenters Benefit Funds.

It is a privilege to serve this membership and to support the important work you do every day. I look forward to building on the strong foundation already in place and continuing to ensure that your benefits are administered with care, integrity, and a focus on your needs and those of your families.

In the months ahead, I hope to connect more closely with the membership and better understand how we can continue to strengthen the services we provide.

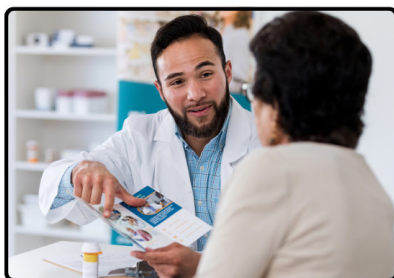
Thank you for the opportunity to serve you.



*Fraternally,
Olivia Cuggy*

Executive Director, NYC District Council of Carpenters Benefit Funds

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Prescription Drug Benefit: Save More with Generics and 90-Day Supplies

*When your doctor prescribes medicine, one simple question can save you money:
“Is there a generic option?”*

Generic drugs offer the **same quality, safety, and effectiveness** as brand-name medications—at a much lower cost.

Pay Less with Generics

The copayments under the NYCDCC Welfare Fund Prescription Drug Plan through Express Scripts are as follows:

- **\$15** – Generic
- **\$25** – Preferred brand
- **\$40** – Non-preferred brand

Choosing generics is the fastest way to reduce your out-of-pocket costs.

Save Even More with a 90-Day Supply

If you take medication regularly, switching to mail order can significantly increase your savings.

Get a full 90-day supply (3 months) for:

- **\$25** – Generic
- **\$45** – Preferred brand
- **\$75** – Non-preferred brand

That means **3 months of medication for close to the cost of just 1–2 retail fills.**

Same Quality, Lower Price

Generic drugs are approved by the U.S. Food and Drug Administration and must meet the same strict standards as brand-name drugs. You get the **same results—at a better price.**

Making Smart Health Choices

Using generics and 90-day supplies helps:

- Lower your personal costs
- Keep the Plan sustainable
- Ensure continued access to high-quality care

The Bottom Line

Ask for generics. Choose a 90-day supply when possible. Save more—without sacrificing quality. To learn more about your Plan, visit www.express-scripts.com or call **(800) 939-2091**.

Express Scripts
By EVERNORTH

NYCDCC Benefit Funds Enhances Member Login Security with New Multi-Factor Authentication Process

To better protect your personal information, the New York City District Council of Carpenters Benefit Funds began **using multi-factor authentication (“MFA”)** for the Member Login section of our website **effective March 16, 2026**.

The benefit of MFA is that it adds an extra layer of security for your account. You will now be required to enter your password and **a security code sent to your phone or email**.

What You Need to Do

If you have logged into the Member Portal **on or after March 16**, you have already completed the quick setup needed to further secure your account.

If you have not, we encourage you to log in as soon as possible to set up MFA and protect your personal benefit information from unauthorized access.

For more details regarding MFA, visit the **News** section of our website at www.nyccbf.org.



Need Assistance?

Our Member Services team is ready to help:

(800) 529-FUND (3863)

Monday–Friday, 8 AM–5 PM

MSK Direct

Access the Best Cancer Care

Choosing where to get treated first for cancer is one of the most important decisions you will ever make. **At MSK, cancer is our only focus—and our patients live longer, healthier lives because of it.**

How Can MSK Direct Help?

Fast Access to Top Doctors

See an MSK top doctor specializing in your type of cancer within two business days.*

Personalized Support

MSK Direct Care Advisors quickly connect you to the right specialists and handle everything to prepare you for your first appointment.

Expert Cancer Care, Close to Home

Get care at MSK locations across NY and NJ.

**If a specific MSK doctor or location is requested, scheduling may take longer based on availability.*

Connect With Us.

MSK Direct is your *in-network* cancer benefit that gives NYCDCC members, retirees, and their families access to a team of world-class experts at MSK to guide you through your unique cancer journey.

If you have been diagnosed with or suspect you have cancer, please don't wait. Call MSK Direct at

833-786-3368 or scan the QR code to learn more.



SUMMARY ANNUAL REPORT FOR THE 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 (the "Fund" or the "Plan"), EIN 13-5615576, Plan No. 501, health plan, for the period from July 1, 2024 through June 30, 2025. 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 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 and Sierra Health and Life Insurance Company, Inc. to pay life insurance, accidental death and dismemberment and supplemental Medicare claims incurred under the terms of the Plan. The total premiums paid for the plan year ending June 30, 2025 were \$2,837,841.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the Plan, was \$699,240,843 as of June 30, 2025, compared to \$705,578,953 as of July 1, 2024. During the plan year, the Plan experienced a decrease in its net assets of \$6,338,110. 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. During the plan year, the Plan had total income of \$499,628,544, including employer contributions of \$399,676,285, employee contributions of \$4,881,211, realized gains of \$905,160 from the sale of assets, earnings from investments of \$74,074,029, and other income of \$20,091,859.

Plan expenses were \$505,966,654. These expenses included \$14,035,272 in administrative expenses, and \$491,931,382 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;
- 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, (212) 366-7300. The Fund will not charge copying costs. You may also obtain a full copy of the annual report by visiting our 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.

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 City District Council of Carpenters Welfare Fund, 395 Hudson Street, New York, NY 10014) and at the U.S. Department of Labor in Washington, D.C., 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, D.C. 20210.

SUMMARY ANNUAL REPORT FOR THE NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS ANNUITY FUND

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan for the New York District Council of Carpenters Annuity Fund (the "Fund" or the "Plan"), EIN 51-0174279, Plan No. 001, for the period from July 1, 2024 through June 30, 2025. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a multiemployer defined contribution plan.

Basic Financial Statement

Benefits under the Plan are provided by insurance and a trust fund. Plan expenses were \$263,026,236. These expenses included \$3,760,138 in administrative expenses, \$250,736,103 in benefits paid to participants and beneficiaries, and \$8,529,995 in other expenses. A total of 38,355 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 \$3,690,606,984 as of June 30, 2025, compared to \$3,507,796,787 as of July 1, 2024. During the plan year, the Plan experienced an increase in its net assets of \$182,810,197. 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. The Plan had total income of \$445,836,433, including employer contributions of \$166,629,283, employee contributions of \$598,116, rollovers of \$1,889,933, earnings from investments of \$271,103,542, and other income of \$5,615,559.

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;
- 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 Board of Trustees of the New York City District Council of Carpenters Annuity Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300.

There is no charge to cover copying costs. You may also obtain a full copy of the annual report by visiting our website at <https://nycbf.com/compliance/about-form-5500/>.

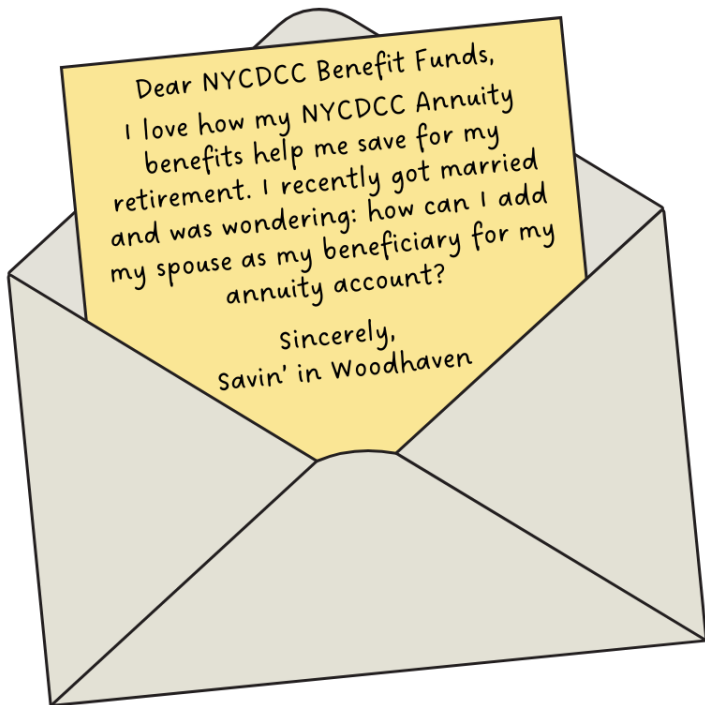
You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

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 City District Council of Carpenters Annuity Fund, 395 Hudson Street, New York, NY 10014) and at the U.S. Department of Labor in Washington, D.C., 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, D.C. 20210.

The annual report is also available online at the Department of Labor website www.efast.dol.gov.

Dear Benefit Funds...

THE FUND OFFICE ANSWERS FREQUENTLY ASKED QUESTIONS



Dear Savin' in Woodhaven,

Congratulations on tying the knot!

As you know, NYCDCC Annuity accounts are administered by Empower. It's easy to add your spouse as a beneficiary:

1. Sign into your account on empowermyretirement.com
2. Go to "Account"
3. Click on "Overview"
4. Select "Beneficiaries"

Remember: if you want to add your spouse as a dependent for welfare coverage and/or a beneficiary for your pension, you must contact the Fund Office and submit the required paperwork. You can learn more on our website's Life Events page.

Wishing you a fantastic honeymoon!

DO YOU HAVE A BENEFITS QUESTION?

In addition to calling our Member Services Department, you can also contact the Fund Office by submitting an online Member Services Form at nycCBF.org/member-survey.

VISIT US ONLINE!

WWW.NYCCBF.ORG

- BENEFITS NEWS
- MEMBER LOG-IN
- VIDEO LIBRARY
- PRINTABLE FLYERS
- MEMBER ASSISTANCE
- BENEFITS DOCUMENTS
- UBC TRAINING PROGRAMS
- NEWSLETTER ARCHIVE
- AND MUCH MORE!



New York City District Council of Carpenters
BENEFIT FUNDS



SPEAK WITH AN EMPOWER RETIREMENT CONSULTANT ABOUT YOUR ANNUITY ACCOUNT SAVINGS

The New York City District Council of Carpenters (“NYCDCC”) Annuity Fund Board of Trustees has approved a new service giving participants in the NYCDCC Annuity Plan access to Empower retirement consultants. This service is intended to help you better understand and make informed decisions about your retirement savings.

Empower retirement consultants are available to:

- Answer questions about your annuity account
- Review your options when you leave covered employment
- Explain the pros and cons of moving money between accounts, including any taxes or penalties

To speak with an Empower retirement consultant, you can schedule a virtual meeting with David Lemoine at: <https://nycdcc.empowermytime.com/#/>

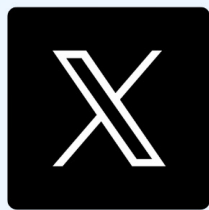
You may also call 877-534-4569 to speak with a consultant. Representatives are available Monday through Friday, 8:00 AM to 9:00 PM (ET).

To read an informational brochure regarding Empower retirement consultants, rollover options, FAQs, and more, visit <https://nyccbf.org/wp-content/uploads/2026/03/Empower-Brochure-MS26.pdf> or scan the QR code with your mobile phone.



Follow the Benefit Funds on Social Media!

@NYCDCCBF





BENEFITS *FUN*

Can you find all 12 words in the prevention-themed puzzle below?
For answers to this puzzle, visit nycCBF.org/benefits-fun

Preventive care, like regular checkups and screenings, helps medical providers catch health problems early before they become serious and harder to treat. By spending a little money on prevention now, you, your family, and the Welfare Fund, can save countless dollars in the future while keeping you and your loved ones feeling their best.

WORD LIST	U H M K L W B T H Z U D G C T Y E X E R C I S E A
PHYSICAL	V L I U M A M M O G R A M D S X G L T Z P E I F F
SCREENING	L A U K O I T L N D U T H W U C M W Z Y V X B C Y
NUTRITION	C S C C L E A N I N G S Y A Y C R B Z V P N W O D
EXERCISE	T U T C U E H P O Q A J I H M U W E Q U S A L L K
COLONOSCOPY	P A A T I N K M J K S M E Q D S T Z E S U N K O B
MAMMOGRAM	A D W E V N O U H X U Z X N N Q M D D N Q I I N W
PAP SMEAR	P Q Z Z T A E W O V K Z U Z B W R U Z I I A T O P
PSA TEST	S B D Y N O N H Y S C R D I A B E T E S W N L S S
VACCINE	M B N X Y Q I N W K D L X I T X U S Q N H Y G C A
BLOODWORK	E I F F Z P H Y S I C A L B Y O H R Y Y I R R O T
DIABETES	A X K T Y J D M I Y W H C O W E L E R Z X M N P E
CLEANINGS	R A Y G M B T B L O O D W O R K F A F T U Y E Y S
	M M U V A V L E S T A K S I P Q U Z O O A T Y K T
	A U N U T R I T I O N R I H H F T E L P F X E S R



INTERESTED IN WORKING FOR THE NYCDCCBF?

Scan the QR code or visit www.nycCBF.org/jobs to see our current job openings.



CONGRATULATIONS TO THE 2026-2027 CHARLES JOHNSON JR. MEMORIAL SCHOLARSHIP RECIPIENTS!

On behalf of the Board of Trustees, the New York City District Council of Carpenters Welfare Fund is proud to announce that twenty-five (25) students have been selected as recipients of the Charles Johnson Jr. Memorial Scholarship for the 2026-2027 academic year. Each recipient will be awarded \$3,500 per year, renewable for up to four years, while attending an accredited college or university.

We extend our sincere congratulations to the following students and their families:

Student	Member	Local
Jonathan Adjin-Tetty	Manfred Adjin-Tetty	45
Nicolas Ambrosia	Matthew Ambrosia	157
Julia Chocie	Marek Chocie	157
Macayla Coysh	Richard Coysh	1556
Julia DiGiorgio	Christopher DiGiorgio	1556
Brendan Glenn	Lawrence Glenn	157
Melina Gomez	Harol Gomez	740
Sandy Gravesande	Sheldon Gravesande	157
Patrick Harkins	Patrick Harkins	157
Claire Haughian	Martin Haughian	157
Camila Lago-Giuffra	Miguel Lago	1556
Mairead Laguardia	Marc Laguardia	157
Michelle Lambe	Eugene Lambe	157
Niamh Lawless	Michael Lawless	157
Molly Lennon	Andrew Lennon	45
Jeremy Lojano	Carlos Lojano	1556
Kyle McCarthy	Kirt McCarthy	45
Enya McClean	Paul McClean	212
Andrew McGuirk	Gregory McGuirk	1556
William Parulis	William Parulis	1556
Natalia Prajzner	Lukasz Prajzner	157
Eva Saric	Nenad Saric	157
Brian Sheridan	Bernard Sheridan	157
Bria Smith	Charles Smith	1556
Justin Tejada	Tyrone Tejada	157

REMINDER: KEEP YOUR INFORMATION UP TO DATE

Keeping your information current helps ensure you receive the full benefits available to you. Please remember to notify the Fund Office when important changes occur.



You can update your information anytime by visiting the Member Portal (i-Site) at www.nycCBF.org or by calling Member Services at (800) 529-FUND (3863).

- Keep your address, email, and phone number up to date.
- Notify us if your bank account changes, especially if you receive direct deposits or have automatic premium payments.
- Let us know when you or a dependent become eligible for Medicare.
- Report any changes to your dependents (such as a new dependent, divorce, or a death).
- Keep your beneficiary information current with both the Fund Office and Empower.
- Review your work history and benefit hours regularly.

KEEP YOUR BENEFICIARIES UP TO DATE

Major life events—like marriage, divorce, or having a child—can affect who should receive your benefits. It's important to review your beneficiary choices regularly to make sure they reflect your current wishes.

Divorce Does Not Automatically Update Your Beneficiary

If you get divorced, your ex-spouse is **not automatically removed** as your beneficiary.

In most cases, benefits are paid to the last person you named—even if you are divorced or your ex-spouse agreed to give up their rights.

If you want to make a change, you must update your beneficiary forms.

Special Rule for Pension and Annuity

Upon remarriage, a new spouse may be eligible for benefits as your surviving spouse, subject to any QDRO providing otherwise.

How to Update Your Beneficiary

You must update **both** of the following:

1. Fund Office Benefits (Pension, Life Insurance, Vacation)

Call (800) 529-FUND (3863) or visit:

www.nycCBF.org/member/members-documents/

2. Annuity (Empower)

Visit www.empower.com or call (800) 701-8255

To update your beneficiary across all benefits, you must submit **both** completed forms.

TOOL TIME

NOTES & REMINDERS

DIRECT DEPOSIT NOW AVAILABLE FOR NEW YORK PAID FAMILY LEAVE

It's your money – get it faster with direct deposit

To improve payment security and speed, members can now receive New York Paid Family Leave (PFL) payments via direct deposit payments through Zelis.

-Zelis is a third-party vendor utilized by Amalgamated Employee Benefits Administrators, Inc. to issue payments via direct deposit.

-The Zelis enrollment should be completed upon receipt of the PFL application to ensure timely payment.

-Enrollment is confidential and secure. The Fund and Amalgamated do not have access to Zelis, meaning neither party will have access to your login and/or banking information.

You can reach the **Zelis Member Services Department at (800) 536-9042** for assistance with enrollment and Zelis account maintenance.



FAST FACTS: PAID FAMILY LEAVE

1

The New York PFL Benefit offered by the NYCDCC Welfare Fund is administered by Amalgamated Employee Benefits Administrators, Inc.



2

There are three different categories for which you can receive PFL:

- Bonding with a new child;
- Caring for a family member with a serious health condition; and
- Assisting loved ones when a family member is deployed abroad on active military service.



3

New York PFL applications are available on our website at <https://nycdbf.org/members-documents/> or by calling our Member Services Department at (800) 529-FUND (3863).



NOTICE OF AVAILABILITY OF HIPAA PRIVACY NOTICE

In accordance with the Privacy Rule under the Health Insurance Portability and Accountability Act (“HIPAA”), the New York City District Council of Carpenters Welfare Fund (the “Fund”) follows 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 your rights regarding your PHI. The Privacy Notice was updated as of February 16, 2026 to include information about substance use disorder (“SUD”) patient records (described in 42 U.S.C. § 290dd-2(a) and 42 CFR part 2 (“Part 2”). You can access the Fund’s Privacy Notice by visiting https://nycdbf.org/wp-content/uploads/2016/06/NYCDCC-Notice-of-Privacy-Practices_2.16.2026.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.



New York City District Council of Carpenters

BENEFIT FUNDS

395 Hudson St. 9th fl.
New York, NY 10014

Presorted First
Class
US POSTAGE
PAID
Wilkes-Barre, PA
Permit #188

Statement of Non-Discrimination

The New York City District Council of Carpenters Welfare Fund (the "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.

纽约市木匠区议会福利基金（“基金”）遵守适用的联邦民权法，不因种族、肤色、国籍、年龄、残疾或性别而歧视

The New York City District Council of Carpenters Benefit Funds

CONTACT US

Address:

395 Hudson St., 9th Fl.
New York, NY 10014

Member Services:

(800) 529-FUND
(212) 366-7373

Website:

www.nycdbf.org
(Bookmark us!)

Social Media:

@NYDCCBF



Newsletter designed and edited by the NYDCCBF Communications Department:
Gerard Minetello, Communications Manager - Johnny DiNapoli, Communications Coordinator

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 the benefits. In the event of an inconsistency or a conflict between *Benefits Toolbox* and the Plan documents, the Plan documents shall control.