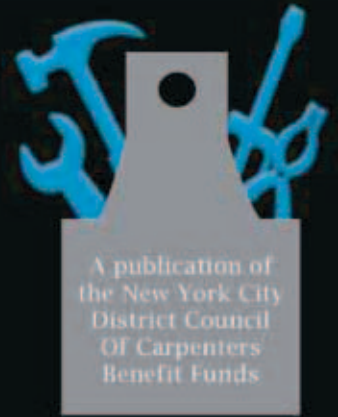


BENEFITS TOOLBOX



COVID-19 Pandemic Causes Major Upheaval, but NYCDCC Membership Perseveres



Since mid-March of this year, the United States of America, and more specifically, New York City and its surrounding areas, have been faced with a challenge of unprecedented proportions. The Coronavirus (COVID-19) pandemic, which originated in China and has since spread across the globe, has changed the way we live. Forced to shelter indoors to prevent the spread of this horrific disease, citizens across the country, including many

of our own NYCDCC members, have suffered financial hardships due to lost wages caused by an inability to go to work. Businesses have since closed, educational facilities have shuttered, and the economy has sharply declined. Some NYCDCC members have even been infected with COVID-19 and tragically lost their lives as a result. However, despite long odds and some heartbreak along the way, our membership has persevered through the chaos,

continuing to build New York City as essential workers and offering to volunteer wherever needed.

To aid our membership during these trying times, the Board of Trustees, with assistance from Fund Office staff, has taken several actions to help alleviate the damage caused by the COVID-19 pandemic:

1. The NYCDCC Welfare Fund waived all copayments and associated costs related to COVID-19 visits/testing (This applied to both Empire BlueCross BlueShield and UnitedHealthcare.)
2. The NYCDCC Welfare Fund, through Empire BlueCross BlueShield, provided members a website link to assist them in finding COVID-19 testing facilities in their area (www.empireblue.com/microsites/covid19-assessment/covid-finder.html).
3. Quarterly Vacation payments normally scheduled for June 1st were sent out approximately one month early

(Continued on page 4)

MSK Direct Launches Personalized Website, Creates Unique COVID-19 Cancer Guide for NYCDCC Welfare Fund Participants

Since September 1, 2019, the New York City District Council of Carpenters (“NYCDCC”) Welfare Fund, through a partnership with *MSK Direct*, has been providing participants an opportunity to receive special access to cancer care from Memorial Sloan Kettering Cancer Center, which is universally recognized as one of the top cancer treatment centers in the country. Additionally, through collaboration with *MSK Direct*, the Fund Office has proudly spearheaded multiple cancer awareness campaigns, including campaigns related to breast cancer and colon cancer. Now, as our partnership with *MSK Direct* continues to grow, we have even more great news to announce . . . *MSK Direct* has created a personalized website and a

COVID-19 Cancer Guide just for you!

New *MSK Direct* Website for NYCDCC Welfare Fund Participants

MSK Direct officially launched a website for NYCDCC Welfare Fund participants and their family members. The website features health empowerment resources, including prevention guidance and screening information, across the cancer spectrum. It also shares details about the *MSK Direct* program and allows participants to schedule appointments online. You can learn more by visiting the website at www.mskcc.org/nycdcc or by calling *MSK Direct*’s dedicated phone line for the NYCDCC Welfare Fund at **(833) 786-3368** or **(646) 449-1541**.

A COVID-19 Guide for Cancer +Patients, Survivors, and Caregivers

This COVID-19 Cancer Guide from *MSK Direct* is designed to bring you comprehensive and actionable information about COVID-19 and cancer, how this outbreak may impact cancer treatment and caregiving, and steps you can take to care for yourself.

We hope this guide will help you navigate cancer treatment and procedure recommendations for you and your family during this unprecedented time. You can view this guide on our website by visiting www.nyccbf.com/wp-content/uploads/2020/04/MSKDirect_COVIDguide-NYCDCC.pdf.

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** or visit mskcc.org/nycdcc.



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

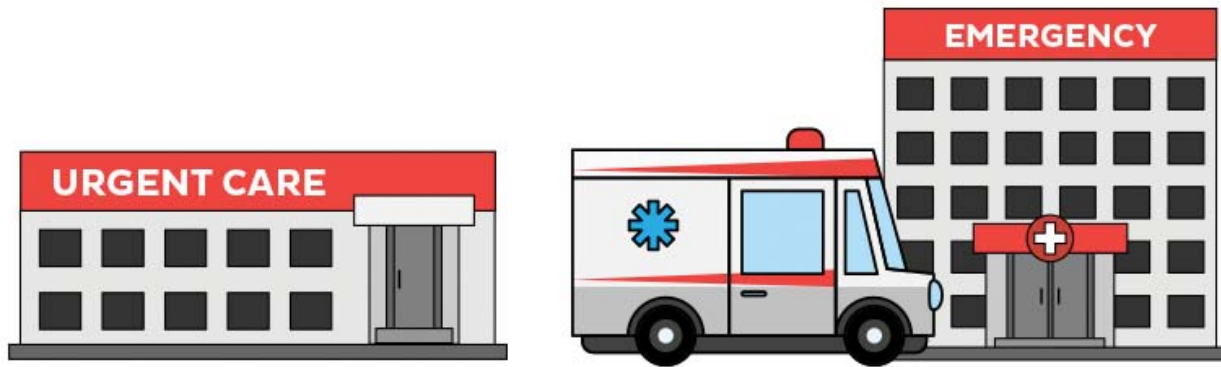


Memorial Sloan Kettering
Cancer Center



New York City District Council of Carpenters
BENEFIT FUNDS

URGENT CARE VS. EMERGENCY ROOM:



Which Should You Choose?

When you require immediate care, it is never something for which you are necessarily prepared. Consequently, it is sometimes difficult to know whether **Urgent Care** or the **Emergency Room** (“ER”) is the right place to go. Not only can making this choice impact your health, it can also impact you financially since ER costs are normally substantially higher than costs associated with an Urgent Care Center visit.

When to use Urgent Care

Urgent Care is ideal for when:

- Your doctor’s office is not open, and/or
- Treating your family’s minor accidents and illnesses, such as:
 - Minor fractures, sprains, and dislocations
 - Cuts or bad scrapes needing stitches or expert bandaging
 - Flu symptoms including nausea, high fever, body aches, sore throat, and more

When to use the Emergency Room

Choose the ER if you think you or a family member has a life-threatening condition, such as:

- Heart attack symptoms: chest pain, difficulty breathing, shooting pains down an arm or leg
- Stroke symptoms: slurred speech, weakness or numbness on one side, loss of vision or difficulty balancing
- Head trauma, severe cuts and abrasions with uncontrolled bleeding, serious allergic reactions

When you should call 9-1-1 for help

If you think there is a severe life-threatening situation requiring immediate medical attention, it may be time to call 9-1-1.

Call 9-1-1 if:

- A broken bone is breaking the skin, or you are in a great deal of pain
- A cut is very deep, and you cannot control the bleeding
- You are unsure about the severity of the accident or

medical event, especially in cases of a potential heart attack, stroke or poisoning

Potential Costs

ERs are more equipped to manage major health issues, so they typically cost more to use. Additionally, under the NYCDCC Welfare Fund, there is a \$200 copayment for ER visits if you (or your dependent) are not admitted within 24 hours. If you require an ambulance, you would incur a significant cost for that service as well. For an Urgent Care visit, the cost is \$25, not including any tests that may be required.

Make an informed choice

Remember, the severity of the illness or accident is the best way to tell whether you need to go to Urgent Care or the ER. Minor conditions are best treated at Urgent Care and life-threatening ones require an ER.

For more information

To learn more about the costs associated with Urgent Care and ER visits, you can contact Empire BlueCross BlueShield at **(844) 416-6387** or the Fund Office at **(800) 529-FUND (3863)**.

(Continued on page 1)

to provide members more immediate access to cash (May 1st).

4. Several changes were made to the rules and regulations governing the Annuity Fund so that members could more easily access their retirement savings via loans and/or withdrawals without financial penalties for premature withdrawal.
5. Monthly Pension payments for Retirees were transmitted without delay or interruption despite the challenges associated with the staff working remotely.

In addition, please note that, because of the pandemic, the Government has extended certain deadlines that ordinarily apply to certain actions required by you with respect to your benefits from

the Funds. For instance, if you wish to elect COBRA Continuation Coverage or appeal the denial of a claim, you must do so within set time periods. Due to the pandemic, your time to act in certain matters has been extended by the amount of time beginning March 1, 2020, the beginning of the national emergency declared by the president, until 60 days **after** the announcement of the end of the emergency or such other date announced by the Government. In other words, the period of time between March 1, 2020 and 60 days after the end of the emergency (which we do not yet know) is not counted in determining your time to act in certain matters. This extension applies to the period to elect special enrollment in the Welfare Fund (only applicable in limited circumstances), the date to elect COBRA Continuation Coverage,

the date for making monthly COBRA premium payments, the date to notify the Welfare Fund of a qualifying event or determination of disability for purposes of COBRA, the date to file a claim for benefits, the date to file an internal or external appeal, and the date to perfect an external appeal.

As the situation surrounding the COVID-19 pandemic evolves, please know that we will continue to work tirelessly to assist you in any way possible. For more information regarding COVID-19 and your benefits, you can contact our Member Services Department at **(800) 529-FUND (3863)** or visit our website at www.nycCBF.org.

WE WILL GET THROUGH THIS TOGETHER!

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 organization's name and logo, along with navigation links for 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 sections for "Member Feedback Form", "Member Log-In", and "SOCIAL FEEDS" with two posts from the Council of Carpenters Benefit Funds. Below the banner, there are three user guides: "Bienvenue / Welcome / Willkommen", "MPL User Guide", and "Member Portal User Guide".

- 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
The mission of the Benefit Funds Office is to properly administer the plans of benefits and deliver superior service to our members in all respects.
The New York City District Council of Carpenters Benefit Funds are administered by a joint Board of Trustees consisting of union-designated and employer-designated Trustees. The Board of Trustees is responsible for administering benefits, adopting rules and regulations, and overseeing the operations of the Funds, with the assistance of

PLEASE
SCAN WITH
SMARTPHONE



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

CONGRATULATIONS TO THE 2020-2021 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 2020-2021 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
Tamera Adjin-Tetty	Manfred Adjin-Tetty	45
Stella Dabrowski-Wheeler	Chad Wheeler	157
Anthony DiBartolo	Glenn DiBartolo	45
Jared Durkalski	Scott Durkalski	2287
Brooke Green	John Green	20
Trent Green	John Green	20
Rosaly Gutierrez	Rafael Gutierrez	1556
Fiona Haegeland	Eric Haegeland	157
Mia Harris	Richard Harris	2790
Dara Jonkoski	Darren Jonkoski	212
Maya Kulikowski	Zbigniew Kulikowski	157
Victoria Labrecque	Theodore Labrecque	157
Noah Makin	James Makin	45
Mimosa Medeiros	Adrian Medeiros	1556
Isabella Nitti	Eric Nitti	157
Lance Novick	Scott Novick	740
Mia Sanabria	Matthew Sanabria	1556
Thomas Sandrib	Robert Sandrib	926
Carly Santore	Michael Santore	1556
Maria Silvestri	Joseph Silvestri	2287
Jillian Simonelli	Michael Simonelli	45
Faith Skerritt	Novelle Skerritt	157
Jillian Spurrell	Michael Spurrell	157
Allison Teklits	Andrew Teklits	2790
Isaia Villalta-Ortiz	Robert Villalta	2790

SUMMARY ANNUAL REPORT

For NEW YORK DISTRICT COUNCIL OF CARPENTERS ANNUITY FD

This is a summary of the annual report for New York District Council of Carpenters Annuity Fund, EIN 51-0174279, Plan No. 001, for period July 01, 2018 through June 30, 2019. 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 \$163,642,481. These expenses included \$3,122,418 in administrative expenses, \$147,888,291 in benefits paid to participants and beneficiaries, and \$12,631,772 in other expenses. A total of 38,096 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 \$2,829,271,738 as of June 30, 2019, compared to \$2,692,483,703 as of July 01, 2018. During the plan year, the plan experienced an increase in its net assets of \$136,788,035. 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 \$300,430,516, including employer contributions of \$195,029,560, employee contributions of \$474,305, earnings from investments of \$95,044,911, and other income of \$9,881,740.

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;
- 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. The charge to cover copying costs will be \$13.50 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 the New York City District Council of Carpenters Annuity Fund at 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 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 period July 01, 2018 through June 30, 2019. 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 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 Aetna Life Insurance Co., Amalgamated Life Insurance Company, Sierra Health and Life Insurance Company, Inc. and Wesco Insurance Company to pay dental, 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, 2019 were \$15,280,068.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$714,572,720 as of June 30, 2019, compared to \$635,229,482 as of July 01, 2018. During the plan year, the plan experienced an increase in its net assets of \$79,343,238. 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 \$530,909,937, including employer contributions of \$484,534,631, employee contributions of \$4,435,581, realized gains of \$587,358 from the sale of assets, earnings from investments of \$35,170,715, and other income of \$6,181,652.

Plan expenses were \$451,566,699. These expenses included \$11,947,930 in administrative expenses, and \$439,618,769 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 Board of Trustees of the New York City District Council of Carpenters Welfare Fund at 395 Hudson Street, New York, NY 10014. The charge to cover copying costs will be \$33.00 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 the New York City District Council of Carpenters Welfare Fund at 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Colorectal Cancer Education and Awareness

WHAT IS COLORECTAL CANCER?

The colon and rectum are both part of the large intestine, which is sometimes called the bowel. Cancers of both organs are often grouped together as colorectal cancer. Caring for your colon and rectum could save your life. Colorectal cancer often develops slowly over several years. It typically starts as a small abnormal growth on the inner lining of the colon or rectum called a polyp. Some polyps can eventually grow into cancer.

SYMPTOMS OF COLORECTAL CANCER

While there are often no symptoms in early stages, there are signs you should not ignore:

- Rectal bleeding or blood in the stool.
- Changes in your bowel habits — diarrhea, constipation,

narrow stool, which lasts more than a few days.

- A persistent urge to use the bathroom.
- Unexplained abdominal pain lasting more than a few days.
- Unintended weight loss.
- Unexplained fatigue.
- Anemia.

WHAT IS A COLORECTAL CANCER SCREENING (COLONOSCOPY)?

During a colonoscopy, a thin, flexible tube with a light and a video camera on its tip is placed in your colon so a doctor can search for polyps. A tool at the end of the scope can remove polyps if they are found. A colonoscopy is the only screening method that not only detects cancer at its earliest stages but can also prevent it.

WHEN SHOULD YOU BE SCREENED?

Under Age 50

- Make sure you understand the symptoms of colorectal cancer listed on the next page.
- Know your family history and inherited risk factors.
- Talk to your doctor about when to be screened.

Age 50 and Over

- Everyone in this group should be screened with a colonoscopy.
- Talk to your doctor to schedule your colonoscopy.

If you would like to learn more about colorectal cancer, you can check out some of the materials provided to us by Memorial Sloan Kettering on our website at <https://nycCBF.com/march-is-colorectal-cancer-awareness-month/>.

“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 →



IMPORTANT NOTICE

To: All Fund Participants
From: Board of Trustees of the New York City District Council of Carpenters Welfare Fund
Date: May 2020

This is an important notice concerning the health benefits provided by the New York City District Council of Carpenters Welfare Fund (the “Fund”). Please read this notice carefully, and keep it with your copy of the Fund’s Summary Plan Description (“SPD”).

Gene Therapy Exclusion

The Fund does not cover gene therapy. As such, the following paragraph is added to the SPD section entitled “Exclusions and Limitations:”

“Gene Therapy

Any and all charges for, or related to, gene therapy treatments, whether those therapies have received approval from the U.S. Food and Drug Administration (FDA) or not, or are considered experimental or investigational. For example, this exclusion applies to Chimeric Antigen Receptor T-Cell (CAR-T) Therapies such as Kymriah and Yescarta, as well and Luxturna and Zolgensma, and to all new gene therapies that become available.”

The following is added to the section of the SPD entitled “Glossary:”

“Gene Therapy: Gene therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. The Fund does not cover any charges related to gene therapy, whether those therapies have received approval from the FDA or are considered experimental or investigational. Illustrative examples of gene therapy include Chimeric Antigen Receptor T-Cell (CAR-T) Therapies such as Kymriah and Yescarta, as well and Luxturna and Zolgensma, but new applications for gene therapies are submitted every year.”

The following is added to the list of Expenses Not Covered in the Prescription Drug Benefit section of the SPD:

“No payment is made under this benefit for charges incurred for:

Charges related to gene therapy. The Fund does not cover any charges related to gene therapy, whether those therapies have received approval from the FDA or not or are considered experimental or investigational. See the Definitions section of the SPD for a definition of gene therapy.”

If you have questions, please contact the Fund Office at (212) 366-7373.

ERISA Information

Plan Sponsor: Board of Trustees of the New York City District Council of Carpenters Welfare
Fund Sponsor’s EIN #: 13-5615576 Plan Number: 501 Plan Year: July 1

In-Network vs. Out-of-Network Benefits

Under the NYCDCC Welfare Fund, you have both **In-Network** and **Out-of-Network** benefits through Empire BlueCross BlueShield (“Empire”). However, it is more costly to you when using **Out-of-Network** providers. **Out-of-Network** benefits have higher Annual Deductibles, Co-Insurance, and Out-of-Pocket Maximums. In addition, you can also be balance-billed for any difference between the **Out-of-Network** rate and the billed amount.

HOW TO AVOID PAYING OUT-OF-NETWORK COSTS

Whenever possible, you should ask if a provider is in Empire’s network. It is not enough to

ask if a provider “accepts” your insurance because they may be doing so at the **Out-of-Network** rate. It is important to remember that there is a difference between a “Participating Provider” and a provider that simply “accepts” your insurance. It is up to you to make sure you use **In-Network** hospitals, facilities, and/or doctors so that you can save money. In fact, even if your **In-Network** primary physician refers you to another doctor and/or facility, you should make it a habit to ask if the suggested doctor and/or facility is in Empire’s network.

Further, asking whether a doctor and/or facility is **In-Network** is especially important when you

have a hospital stay. Even if the hospital itself is **In-Network**, it is possible that the doctors you see there (i.e. radiologist, anesthesiologist, pathologist, etc.) are **Out-of-Network**, so you must stay vigilant.

THREE WAYS TO STAY IN-NETWORK

1. Log into www.empireblue.com or the mobile application and pick the **Find a Doctor** tool.
2. When scheduling an appointment with a new provider, make sure to confirm they are **In-Network**. Call **Empire at (844) 416-6387** and ask them to check for you.

Take Advantage of LiveHealthOnline!

The Basics

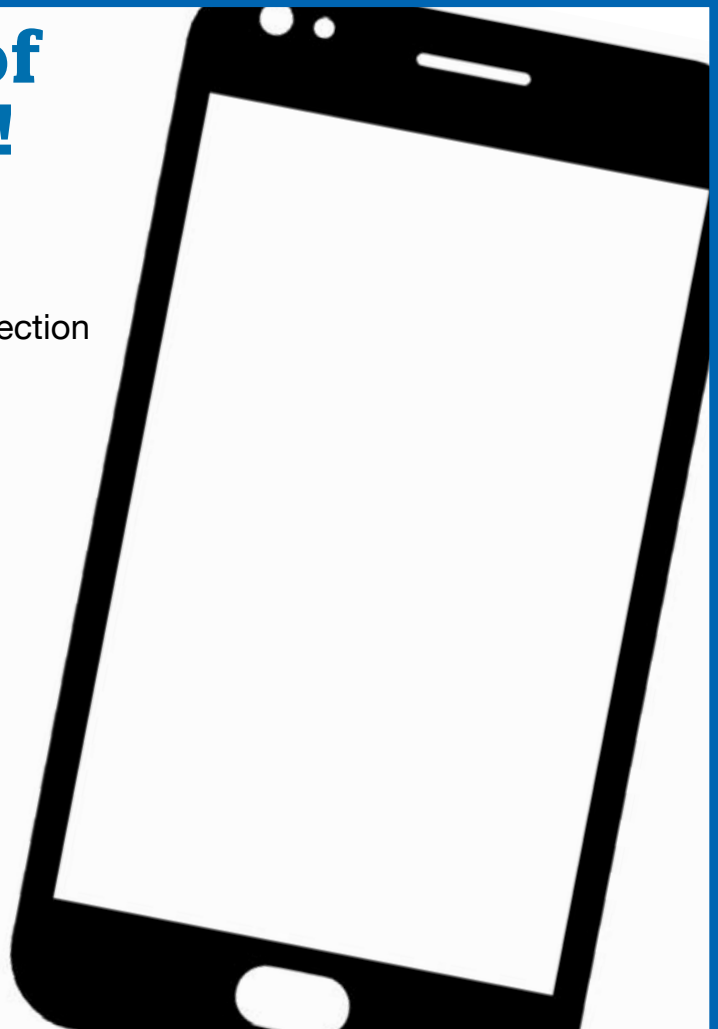
- Virtual Doctor Visits
- Utilize Computer or Smartphone/Tablet
- Available Through Two-Way Video Connection
- Must Have Camera, Audio, and High-Speed Internet

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

PLEASE
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SMARTPHONE



Keeping your Beneficiary Designations Up-to-Date

Life changes often result in the need 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 any 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 might be divorced from your last beneficiary or that your former spouse might have agreed to waive all of 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 very likely 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 form from the Fund Office that covers your Pension, Welfare, and Vacation benefits, and the form from Prudential that covers your Annuity benefits. Your beneficiary designation will only be updated across all Funds if both forms are completed and submitted.**

Tool Time

Notes and Reminders

REMINDER CONCERNING EXPRESS SCRIPTS' FRAUD, WASTE, & 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:

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



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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:

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

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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.