

JULY 2014

# BENEFITS TOOLBOX



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

## NYCDCC WELFARE FUND TO RESTORE DENTAL COVERAGE, REDUCE RETIREE PREMIUMS BY FIFTY PERCENT

**O**n behalf of the Board of Trustees, the NYCDCC Welfare Fund is pleased to announce that a plan has been approved for the restoration of dental coverage, as well as a fifty percent reduction in retiree premiums. The reduction of retiree premiums will take effect September 1, 2014, while the restoration of dental coverage will be effective October 1, 2014.



While the Benefit Funds Office is currently working on the implementation of these changes, what we can now report is that the new dental coverage will be through **Aetna Dental Maintenance Organization (DMO), effective October 1, 2014**. The plan will have no deductible and no annual limits, and will provide one hundred percent coverage for "preventive" and "basic" dental procedures. "Major" dental procedures will be covered at eighty percent. As we work through the implementation process and get closer to the effective date, we will be sure to provide you a full update and explanation of the plan changes, as well as contact information for **Aetna**. To see the dental benefit summary, please visit our website at [www.nycdbf.org](http://www.nycdbf.org).

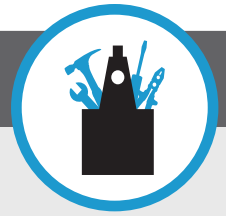
Additionally, **effective September 1, 2014, retiree premiums will be reduced by fifty percent**. The reduced payments for retirees will be reflected in retiree statements once the reduction is officially implemented.

Lastly, it is important to note that the Board of Trustees also approved the implementation of a "Reserve Trigger Point." To avoid financial issues in the future, it was decided that if the assets of the Fund drop below a certain level, the benefits reinstated under this agreement will be rescinded and only restored when the assets rise back to another predetermined level. The agreement states that, if reserves drop below seven (7) months, the dental benefits and the fifty percent reduction

in retiree premiums will be rescinded on the first day of the next month. However, if the reserve then rises back to nine (9) months, the benefits will be restored on the first day of the following month. The current reserve level of the NYCDCC Welfare Fund is approximately twelve (12) months. The Benefit Funds Office will report the Welfare Fund Reserve number on an annual basis, or more frequently if required, on the NYCDCCBF website and in the **Benefits Toolbox** newsletter.

**If you have any questions about these benefit changes, please feel free to contact the Benefit Funds' Member Services Department at (800) 529-FUND (3863) or (212) 366-7373.**

## Message from the Executive Director



After a long, cold winter, welcome to summer and the third edition of **Benefits Toolbox**. As I've met with plan participants, whether it be through Delegate and Local Union meetings, shop visits, or here at 395 Hudson Street, the message I've received is that the **Toolbox**, new website, and Facebook page are welcomed and appreciated communications about your benefits.

Of course, the participants have also asked me, "When are we going to get our welfare benefits restored?" Well, as you can see from our front page article, we are happy to report that the Subcommittee of Trustees was able to work with the Fund's Consultant to come up with a viable plan to restore some of your benefits. Beginning on October 1st, you will begin to receive dental coverage through Aetna Dental Maintenance Organization (DMO). Currently, we are working on the installation of these benefits and more detailed information will soon follow. Additionally, beginning September 1st, retirees can expect their premiums to be reduced by fifty percent. I'm sure this is welcome to news to you and all of us here are pleased that it was financially possible to make these moves.

While the restoration of some of your benefits is obviously major news, there are plenty of other significant items in this edition of the newsletter as well. In this issue of the **Toolbox**, there is an important article detailing some changes in the rules for pharmacy benefits, specifically around the new Hepatitis C medications that hit the marketplace in 2014. These are "game changing" medications that work wonders on patients that need the treatment, and "game changers" to our plans financially. However, these new medications are only effective for two types of many variations of Hepatitis C, but not all. In the first quarter of 2014, the NYCDCC Welfare Fund covered these medicines for 26 participants at a cost of \$1.2 million. The required 8-week cycle of this medicine cost the Fund about \$100,000 per participant. Based on the recommendation of the Fund's Pharmacy Benefit Manager and Pharmacy Consultant, the Trustees quickly approved a plan modification requiring proper screening before these medications are dispensed. This way, the participant for whom this medication will be helpful, will receive it, under the Plan rules, but the Fund will not pay for this medication and the participant will not receive it, if the medication will not be helpful to his/her condition. This was one of several changes recently implemented for the prescription drug benefit and described in this issue of the **Toolbox**. Changes like these are not benefit cuts, but rather they ensure the proper use of the benefits available for all participants.

Also, in this edition, we are proud to announce the Charles Johnson, Jr. Memorial Scholarship award winners, as well as provide a reminder of how the program works. Congratulations to this year's winners!

Additionally, this issue of the **Toolbox** contains an article on improvements to our Member Services Department, as we try to be more accommodating to our participants who are working during the day and only have limited windows of time to make calls, or stop by our office and ask questions about their benefits.

Further, there are some important articles on understanding the dangers of prescription medications, and how to make the most of your doctor's appointment too. On average, doctors spend about 7.5 minutes with each patient on a routine visit, so you should be prepared to take full advantage of that limited amount of time by being properly prepared.

In addition to physical wellness, you should also focus on your financial wellness in the present, as you plan for your future retirement. "Invest for Your Future – Easily" describes how you can use Prudential's **GoalMaker** program to set your Annuity Fund allocation. Your Annuity Fund account is your personal account, through the Fund, and each penny deposited, and earned or lost, belongs to you from day one. Unlike the Pension Fund, where you must first complete a five-year vesting period, your Annuity account has immediate vesting. Over 80% of our participants have the "Default Allocation" in place for their Annuity account. However, with the **GoalMaker** option, you have the ability to have your allocations automatically set simply by answering a few personal questions.

At the Benefit Fund Office, we care deeply about providing excellent service to the participants of the Plans. On behalf of the staff, I want to wish everyone a warm and wonderful summer season. Be safe and be well!

Sincerely,

*Ryk Tierney*

Executive Director  
NYCDCC Benefit Funds

# The NYCDCC Benefit Funds Member Services Department: Committed to Serving You

Here at the NYCDCC Benefit Funds, our Member Services Department consistently strives to be as close to perfect as possible. After all, we know that you count on us to provide timely, accurate information concerning your important benefit issues.

Each day, the Benefit Funds seeks to strengthen our Member Services Department by applying new technologies, implementing efficiency policies, and putting our staff through rigorous trainings, among other tools. This is all done with your best interests in mind. We're constantly making efforts to ensure that we are providing

you with the best possible service. Our goal is to always have our performance meet your expectations! Ultimately, the NYCDCC Benefit Funds always vow to give you one hundred percent effort and to continually seek to respond to your needs. **What this really means is that we are committed to serving you!**

**If you have questions about your benefits, you can call our Member Services Department at (800) 529-FUND (3863) or (212) 366-7377, or visit us in person at 395 Hudson Street, New York, NY 10014 on the 9th Floor.**

## Member Services Department: By the Numbers

Our Member Services Department is always **BUSY** and **ACTIVE**! We field numerous phone calls and also meet a number of members in person each day. Here are some Member Services Department statistics at a glance (January through June 2014):

- Our Member Services Department has answered **56,626** phone calls this year.
- On average, our Member Services Department answered **9,438** calls per month, and **315** calls per day.
- Our Member Services Department met with **2,664** walk-ins this year.
- On average, our Member Services Department met with **444** walk-ins per month, and **15** walk-ins per day.

## Extended Phone Line Availability

For your convenience, the Member Services Department has extended our phone line availability from 5:00PM to 5:30PM Monday through Thursday. Our new hours on these days will be 8:00AM-5:30PM. On Friday, our hours will remain 8:00AM-5:00PM.



# Charles Johnson Jr. Memorial Scholarship

The NYCDCC Welfare Fund offers a Scholarship Program (known as the “Charles Johnson Jr. Memorial Scholarship”) for unmarried, dependent, biological, or adopted children of eligible members. For purposes of the Scholarship Program, these children are all referred to as “Qualifying Children.” International Scholarship and Tuition Services (ISTS) administers the Scholarship Program.

## How the Plan Works

This benefit is a Scholarship Program for unmarried, dependent, biological, or legally adopted children, regardless of age who:

- Are entering college as freshmen without prior college credit;
- Are entering college with prior college credit earned while completing high school (in an early admissions placement program or advanced placement program); or
- Are mid-year graduates who entered college prior to the academic year beginning in September, when a scholarship would first be payable, and who earned one-half year of college credit.

If you are a Retiree, your Qualifying Children are eligible for this program if you met the



scholarship eligibility requirements described above at the time of your retirement.

The Scholarship Program is not available for post-graduate work.

## The Benefit

The Scholarship Program pays up to \$3,500 for each year of a four-year academic program

at an accredited college or university, or until the child receives a bachelor's degree, whichever occurs first. The maximum amount of the award is \$14,000 per student. Currently, 25 students are selected to receive scholarships each year, although this number is subject to change at the discretion of the Board of Trustees.

## How to Apply

The application process occurs during the student's senior year of high school:

**September**– You can request an application by contacting ISTS at (855) 670-4787, by

visiting the ISTS website at <https://aim.applyists.net/NYCDCC>, or by visiting our Scholarship section at [www.nyccbf.org](http://www.nyccbf.org).

**December**– Your child needs to take the College Board SAT Reasoning Test by December.

Your child must write “Code 0028” on the SAT registration form so that the test scores will be sent to ISTS automatically. Also, please submit the completed application by December 15th. Applications received after the due date will not be accepted.

## Other Scholarship Opportunities

In addition to the Charles Johnson Jr. Memorial Scholarship, other opportunities for NYCDCC members to obtain college scholarships for their children exist as well. They are as follows:

### The New York Building Industry Scholarship Program

The New York Building Industry Scholarship Program is sponsored by the Industry Advancement Program of the Building Contractors Association, Inc. The scholarship awards are \$2,000 per year for a maximum of four years. Winners of the New York Building Industry Scholarship Program may attend any accredited four-year college or university in the United States and may select any course of study leading to a bachelor's degree. To apply, go to <https://aim.applyists.net/BCAIAP>.

### Local Union Scholarships

Some NYCDCC Locals offer their own Scholarship Programs as well. To find out more information about eligibility and how to apply, please contact the Locals directly. Here is a list of the Locals and their contact information:

- Local 45- (718) 464-6016
- Local 157- (212) 685-0567
- Local 740- (718) 849-3636
- Local 1556- (212) 989-2284
- Local 2287- (212) 929-2940

**For more information, please visit the Scholarship section of our website at [www.nyccbf.org/member/scholarship-benefit/](http://www.nyccbf.org/member/scholarship-benefit/).**

## Congratulations to the 2014-2015 Charles Johnson Jr. Memorial Scholarship Winners

Student	Member	Local
Sydney Jacoby	Joseph Jacoby	45
Liam Keeling	Kevin Keeling	45
Liana Alves	Manuel Alves	45
Eric Seltzer	John Seltzer	157
Suzanne Ciechalski	Billy Ciechalski	157
Cassidy Weimer	James Weimer	157
John Carrano	John Carrano	157
Alexander Mottola	Alexander Mottola	157
Aidan Noonan	Eamonn Noonan	157
Jamie Sciascia	Ronald Sciascia	157
Caitlin McKenna	Frank McKenna	157
Michael Dorval	Michael Dorval	157
Kristen McWilliams	Edward McWilliams	157
Stephen Stork	Kurt Stork	157
Jakov Kendes	Jelenko Kendes	157
Alexa Quinn	Raymond Quinn	157
Spence Novick	Scott Novick	740
Gina Fuchs	George Fuchs	740
Christina Haag	Robert Haag	926
Thomas Fenton	David Fenton	1556
Andrew Suri	Gustavo Suri	1556
Zachivett Rodriguez	Antonio Rodriguez	2287
James Harvey	Raymond Harvey	2287
Theodore Chomiak	Piotr Chomiak	2790
Lindsey Kuhl	Brian Kuhl	2790

# Invest for your Future—Easily

Choosing your investment mix is one of the most important steps you can take to help yourself prepare for retirement. That's why the New York City District Council of Carpenters Annuity Fund offers GoalMaker®, an easy-to-use asset allocation program available at no additional cost to you.

GoalMaker helps take the guesswork out of choosing investment options in the Annuity Fund. Based on your years to retirement and your investor style, you choose between one of 12 portfolios made up of investment options in the Plan. The percentage allocations by asset class were developed by Morningstar Associates LLC, a respected industry leader.



## Prudential

### More features to help you stay on track

When you enroll in GoalMaker, your account will be rebalanced on a quarterly basis to ensure that it matches your original allocation.

Choose the optional **Age Adjustment feature**, and your allocations will shift over time to match the portfolio that's appropriate for the number of years you have left to retirement.

### How to learn more

Access your Annuity Fund account by going to [www.nyccbf.org](http://www.nyccbf.org). From there, click the "Annuity" link, where you will see the new Annuity Fund website. Here you have access to your personal account and helpful retirement planning tools and resources. Click the "Access Your Account" link to log in.

After you enter your username and password, click on the Plan name to go to the Account Details page. On the left-hand side of the page, click the "Transfers" link to reallocate your current holdings. **\*Please note that your log in information for Prudential is different from what you use for the NYCDCC Benefit Funds website.**

For questions or more information about the New York City District Council of Carpenters Annuity Fund, please call Prudential Retirement® at **1-877-PRU-2100** (1-877-778-2100). Representatives are available weekdays from 8 a.m. to 9 p.m. ET.

Keep in mind that an asset allocation strategy does not ensure safety of principal. **It is always possible to lose money while investing in securities**, even if you have done your best to choose an asset allocation model that matches your situation.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Prudential Financial encourages participants to consider their other assets, income and investments when enrolling in the GoalMaker program. We also recommend participants periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

Morningstar Associates is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Morningstar Associates provides consulting services to Prudential with respect to the GoalMaker model portfolios and in no way acts as an investment advisor to investors of Prudential's products or services. The GoalMaker model portfolio allocations were developed by Morningstar Associates within a set of guidelines determined by Prudential. The extent to which Morningstar Associates' recommendations are implemented within the models is at the sole discretion of Prudential. Morningstar Associates is not affiliated with Prudential. The Morningstar name and logo are registered marks of Morningstar, Inc.

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## The NYCDCC Benefit Funds is on Facebook!

Breaking News ■ Tips for Using Health & Prescription Drug Coverage ■ Wellness Tips  
Retirement Articles & Advice ■ A More Personal Connection ■ And Much More!



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

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# IMPORTANT MODIFICATIONS TO RULES FOR OBTAINING CERTAIN PRESCRIPTION DRUG MEDICATIONS



**I**n a concerted effort to keep Welfare Fund costs down while still continuing to offer a high quality prescription drug benefit, the Board of Trustees recently approved several rule changes for obtaining certain medications. These changes were made with the best interests of the Fund, as well as participating members, in mind. They are as follows:

- **New Hepatitis C Medications: Sovaldi (sofosbuvir) and Olysio (simeprevir)**– Proper genomic testing, confirming the diagnosis of the specific Hepatitis C strains these medications are effective on, will now be required prior to filling these prescriptions.
- **Compound Medications**– Select compounded medications where there is no proven use, or for drugs that have alternative commercially available products, will be excluded from coverage. Some examples of commonly excluded products include, but are not exclusive to: diclofenac

powder, gabapentin powder, ketamine powder, flurbiprofen powder, ketoprofen powder, hyaluronic acid powder, mometasone powder, fluticasone powder, nabumetone powder, and meloxicam powder.

- **New specialty drugs that arrive in the marketplace** will now require Prior Authorization (PA) before being approved for coverage. This will ensure that potentially high-priced medications are being used for their intended reasons and not “off-label” uses.

- **Specialty Partial Fill Program–**

For participants on new specialty medications, the first three months will now require prescriptions to be filled in 15-day increments instead of 30. The reason this change was made is because new medications can often have adverse effects, requiring the person who is on the medication to discontinue the medication before the prescription is used. By approving new specialty medications in 15-day increments instead of 30, the participant can save money because the co-pays are cut in half, and the Fund can save money by not paying for any extra medication that goes unused.

- **Oxycontin–** Participants must now try alternative pain medications first before moving to Oxycontin. If a participant does move on to Oxycontin, there will be a quantity limit of 90 per 30 days. Additionally, with the exception of emergency room situations, the participant will only be able to obtain these prescriptions from one prescriber.  
\*There will be exceptions for cancer patients.

- **Short Acting Opiates (Percocet, Vicodin, etc.)–**

The following quantity limits are now in place:  
Oxycodone- 180 mg per day;  
Oxymorphone- 120 mg per day;  
Hydromorphone- 24 mg per day;  
Acetaminophen (containing combination products)- limit to 4 gm per day.

- **Suboxone–** Only available for Opioid dependence.

- **Zohydro ER (Hydrocodone)–**

Due to high risk for abuse, this will not be covered. An alternative must be selected.

- **Stimulants (Ritalin, DayTrana, Adderall, etc.)–** Anyone over 18 will require a Prior Authorization (PA) to obtain these medications. Generic brands must be tried first. Only one product at a time will be allowed.

- **Acthar HP–** The Fund will now require that other alternatives be tried first before covering this drug and will further require a Prior Authorization (PA) before paying for this drug.

- **Lovaza/Vascepa–** These fish oil prescription medications are no different from over-the-counter fish oil supplements, and, in addition, studies have shown they are not effective in preventing cardiovascular problems. Because of this, the Fund will no longer cover them as prescription drugs. However, you can buy them over-the-counter at your own expense.

**If you have any questions about these changes, or you need more information about your prescription drug benefit through Express Scripts, please visit [www.express-scripts.com](http://www.express-scripts.com) or call (800) 939-2091.**

## The NYCDCC Benefit Funds is on the Web!

- Breaking News
- Benefits Information & FAQs
- Electronic SPDs & SMMs
- Preventive Care & Wellness Section
- Benefits Video Library
- Benefits Toolbox Newsletter
- Member Portal & User Guide
- Important Contact Information
- And Much More!



Please Scan  
with Smartphone

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



# Getting the Best Value from Your Doctor's Visits

Every day in the United States, hundreds of thousands of people go to the doctor's office. In fact, more than 80% of adults and 90% of children see at least one healthcare professional each year. What this statistic means is that you'll likely be making your own visit to a doctor in the not too distant future. Whether your appointment is routine or a follow-up from an illness or surgery, a few simple steps can help you and your eligible dependents get the most out of your doctor's visits.

**You and your doctor are partners.** Outcomes are better when patients and physicians work together toward a common goal: Your good health. It's important to talk about how you're feeling and what health issues you may be having. You also should not be afraid to ask questions. After all, you know what you're experiencing health wise better than anyone else. The more information doctors have about their patients, the better they are able to direct a course of treatment.

**Prepare ahead of time for your visit.** Write down your questions in advance. Make sure you include a list of medications and medical tests you've had since your last visit. If you have traveled out of the country, let your provider know that too. Older patients or those with multiple conditions may want to have someone go with them to the appointment since a second set of eyes and ears can be helpful.

**Put together your own "health summary."** This could include: Primary and secondary emergency contacts, Health care Proxy (if you have one), active medical conditions, active medication list (including over-the-counter supplements and vitamins), allergies and other medication side effects, and family history. Share it with your doctor and let someone close to you know where to find it should you face an emergency situation.

**Play an active role in your own health.** In addition to keeping your information current and also talking with your doctor, it's important that you follow the treatment recommendations you are given. While physicians do the screenings and prescribe treatments, the patient is responsible for prevention. Take your medications as directed and complete the course of those medications unless



otherwise instructed. Make the recommended lifestyle modifications and always call the office if your health changes.

## Do...

- Arrive on time or early in case you need to update your paperwork
- Call ahead if you will be late- Sometimes offices can adjust schedules
- Present your questions at the start of your appointment
- Do online research of health sites, but ask your provider which sites he/she would recommend

## Do Not...

- Withhold questions
- Be embarrassed by asking questions
- "No show" for your appointment, as that slot could be needed by another patient

Don't forget, your medical appointment is important to you and your doctor, so be sure the time you spend together is productive and leads to better health!

For more information, visit  
[www.empireblue.com](http://www.empireblue.com).



# New Summaries of Benefits and Coverage

Please be advised that your new Summaries of Benefits and Coverage (SBCs) for the Plan Year beginning July 1, 2014 have been mailed to you and are also available on the Benefit Funds' website ([www.nycCBF.org](http://www.nycCBF.org)) within your respective Welfare subsections. If you have any questions, please feel free to call our Member Services Department at **(800) 529-FUND (3863)** or **(212) 366-7373**.

## Tool Time

### Board of Trustees Approves Implementation of Express Scripts' Fraud, Waste, & Abuse Program

To protect the assets of the Welfare Fund, and also ensure that participants are not misusing or abusing prescription drugs, the Board of Trustees recently approved the implementation of Express Scripts' Fraud, Waste, & Abuse program. Below is a description of this program via Express Scripts.

*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 Benefit Funds 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](mailto:fraudtip@express-scripts.com)**

**Website: <http://www.express-scripts.com/contact/fraudTipHotline.shtml>**

### Compliance & Ethics Program

#### Report Misconduct, Fraud, Waste, or Abuse

The New York City District Council of Carpenters Benefit Funds strives to maintain the highest standards of ethics and conduct in all aspects of our operations. Because of this, the Board of Trustees has adopted and implemented a Compliance and Ethics Program (CEP). The CEP explains the Benefit Funds' policies for how we conduct our business and sets forth standards for everybody who works at the Funds.

#### Reporting

If you are unsure of whether an action is permitted by applicable law or the Benefit

## Notes and Reminders

Funds' policies, you should contact the Chief Compliance Officer. All of us are responsible for preventing violations of law and for speaking up if we are aware of or have concerns about inappropriate conduct.

All Benefit Funds members or employees can report any matter that may constitute a breach of applicable laws, rules, regulations or Benefit Funds' policies to Julie Block, the Benefit Funds Chief Compliance Officer. Reporters can provide their name or remain anonymous. All information will be considered confidential. The Chief Compliance Officer can be contacted via:

#### Mail:

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

**Work Phone:** (212) 366-7533

**Confidential Hotline:** (646) 484-1665

#### Email:

[jblock@nycCBF.org](mailto:jblock@nycCBF.org)  
[Julie@muellerblock.com](mailto:Julie@muellerblock.com)  
[complianceandethics@nycCBF.org](mailto:complianceandethics@nycCBF.org)

#### Website:

Visit [www.nycCBF.org](http://www.nycCBF.org) and click on the "Report a Compliance Issue" link located at the bottom of the screen.



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## New York City District Council of Carpenters Benefit Funds

### Contact Information

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

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

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

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