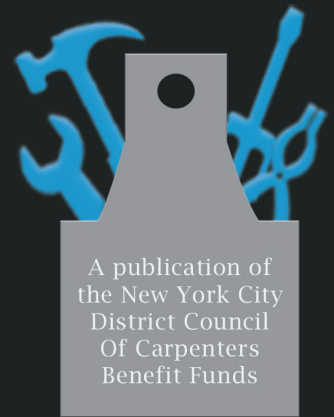


BENEFITS TOOLBOX



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

NYCDCC Benefit Funds Launches Mass Email Blast Program for Members and Retirees

In a continued effort to expand our communications outlets, the New York City District Council of Carpenters ("NYCDCC") Benefit Funds recently launched a mass email blast program for eligible members and retirees.

The new program, which took effect in March, enables us to reach members and retirees via email. This program is designed to supplement the website, social media (Facebook/Twitter), and newsletter/paper communications we already utilize to communicate with you. We understand that the benefits you receive as a result of being a member of the NYCDCC play a significant role in your lives, as well as the lives of your dependents, so we want to do all that we can to keep you updated on any news or changes that are taking place.

Here's how the email blast program works:

- If you already have an email address on file with us, you are automatically signed up to receive emails. **Note:** If you have/had an email address on file with us, but would like to change or update it, you can follow the instructions below. *(Email addresses that were determined to be undeliverable*

were wiped from our system, so please enter your newest email address if you have not already done so.)

- If you do not have an email address on file with us, you can sign up by doing the following:
 1. Visit **www.nyccbf.org** and click the Member Log-In button on the top right corner of the homepage.
 2. Log-in with your Username and Password.
 3. After you agree to the website terms, select the "Change Profile" button, then click "Continue."
 4. Once you are on the "Change Profile" screen, enter your email address in the "Email Address" field. Then, re-enter your email address in the "Confirm Email Address" field.

5. Upon completion, enter your password in the "Current Password" field and click "Submit." Your email will then be in our system and you will be registered to receive email communications.

You can sign up to receive email blasts at any time by following the above instructions. You can also unsubscribe at any time by clicking the "Unsubscribe" link at the bottom of any email you receive from us.

The NYCDCC Benefit Funds is looking forward to connecting with you via email. However, this email program will be used for mass communications of a general nature ONLY. If you have specific questions regarding your personal benefits, please contact our Member Services Department at (800) 529-3863 (FUND).

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An Interview with the Chief Financial Officer



When you sign on with a new employer, you can do all the research you want about that employer on the internet, but you never know until you walk in the office what you are getting into. There are so many questions to be considered... How strong is the staff? Do they work well together? Do they know what they are doing? Is the staffing and technology adequate for the job? How involved are the Trustees in day-to-day operations? And so on.

I am happy to say that, overall, first impressions are that the staff does a good job and is led by a knowledgeable and committed management team. The good thing about it is some of the leaders are relatively new like me, while others have been here for decades. That is a great combination because you always need fresh ideas from the new arrivals, but at the same time, the history of the organization is critical and the long-serving staff are here to provide it.

Our new Executive Director, Dave Stewart, immediately began a weekly meeting with the senior leadership of the Fund Office and it has greatly improved both

After almost a year in your present role, what impressions do you have of the Fund Office?

communications and a sense of teamwork. We are able to hash things out, learn about initiatives in other areas, and share problems.

Hiring and retaining qualified staff is an ongoing challenge. Benefits administration requires a skillset just as carpentry work does. Obviously it's a much different skillset, but you still want the best you can afford. After all, we deal with a lot of details and money here at the Fund Office and need to bring our "A" game every day. We are proud of our staff! We think they have adopted the "Put Members First" mantra we have required and put in a solid effort every day.

We continue to invest in staff via ongoing training and encouragement in learning benefit specific skills, and also invest in technology to make our staff more efficient and effective in handling the myriad details necessary to operate in a fast-paced environment requiring multiple layers of data security.

The Trustees have been great in my year here at the Fund Office. They have approved most of the initiatives Dave and I have brought to them to make the office more productive, the staff more engaged, and the work product more accurate. I am also impressed with their engagement at the Fund Office. They put in a great deal of time and effort in providing informed

governance to the Fund Office, and are always available on short notice to give input as needed.

Members count on the benefits provided by the Funds. What are your impressions about the financial stability of the Funds, such as Welfare, Pension, and Annuity?

As the Chief Financial Officer, monitoring the financial strength of the Funds is my number one priority. I am assisted in that effort by great staff, as well as top notch outside advisors. Complying with a multitude of regulatory requirements is a daunting task for an operation the size of the NYCDCC Benefit Funds, but we are on top of our reporting obligations. It is a challenge to keep the regulators happy and endeavor to meet all compliance requirements and related deadlines. We are also tasked with investing reserves for the Welfare and Pension Funds, and monitoring those results.

As to the strength of the Funds, we are in good shape. While we have faced some challenging times over the years, we are up to those challenges. The ever increasing costs, far outpacing the rate of inflation of medical and prescription drugs, is an ongoing worry that we watch closely. The Welfare Fund is on pace to spend over \$400 million on benefits in the current fiscal year (July-June). The Pension

Plan, as of the last actuarial review, is solidly in the “green” zone at 95% funding, and is paying almost \$200 million annually in benefits to our retired members. The Annuity Fund, which is managed directly by the members, is approaching \$2.5 billion in assets and provides a strong resource to draw upon in retirement. Basically, all three major Funds are doing well, but the spend trend on medical/prescription bears watching.

We are continually seeking opportunities to lower administrative costs so we can devote those resources to providing the actual benefits our members enjoy and our contributing employers pay for. In the first six months of the fiscal year, our administrative costs are down over \$330,000 or 4.6%, and we will continue to look closely at that number.

How do you spend your day?

Good question! As the CFO is a newly created position, I have been fortunate to spend my time where I see the greatest benefit. While I have

dedicated responsibilities with Accounting (Reporting, Payables, Remittances, Reciprocal Payments, Mailroom), Employer Services (Audit, Assistance, Delinquencies), and Human Resources reporting to me, I am fortunate to have Directors overseeing those areas who are top notch. I have never been a proponent of micro-managing, so I prefer to offer encouragement, guidance, and resources to get the job done.

I also focus on monitoring internal controls, as we do take our responsibilities to oversee billions of dollars entrusted to us very seriously. There are constant meetings with professionals, Trustees, staff, and so forth to track and report on results. We also have many new initiatives ongoing at the Fund Office such as Medicare Advantage for our retirees, and the rollout of rapid! PayCard as an alternative to pay pension benefits and vacation benefits, so I do spend time on those initiatives.

I have also taken time to spend “in the trenches” with staff to see what they are doing, when they are doing it, and why they are doing it. Though I have direct responsibility for three departments, Dave has offered me the latitude to get involved wherever and whenever the need may arise. While we respect lines of responsibility, both Dave and I are actively involved throughout the Fund Office. You never know what you find out by simply stopping, asking, and more importantly taking an interest in and acknowledging the important work that our staff performs on behalf of both the membership and contributing employers.

All things considered, I am pleased to be able to contribute to the operation of the well-oiled machine that is your Fund Office. Thank you for what you do each and every day, and know that we have your back on the health benefits and retirement security you work so hard to achieve.

Check out the NYCDCC Benefit Funds Website!



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

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

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with Smartphone



Congratulations to the 2017-2018

Charles Johnson Jr. Memorial Scholarship Winners



On behalf of the Board of Trustees, the NYCDCC Benefit Funds is pleased to announce that twenty-five students have been awarded the Charles Johnson Jr. Memorial Scholarship for the 2017-2018 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
Gina L. Alvino	Anthony Alvino	157
Anthony G. Anastasio	Anthony Anastasio	157
Julianna R. Asaro	Richard Asaro	1556
Dean A. Astarita	Patrick Astarita	157
Thomas F. Astarita	Patrick Astarita	157
Jessica P. Curcio	Jaret Curcio	1556
Kevin P. Dennehy	John Dennehy	157
Jessica M. Dijkstra	Johan Dijkstra	45
Anthony M. Germano	Michael Germano	2287
Richard V. Iocolano	Richard Iocolano	926
Matthew Jacobsen	David Jacobsen	
Kayla J. James	Matthew James	212
Brittany Kelly	William Kelly	2287
Alayna King	Elroy King	157
Alexander Lago	Carlos Lago	2790
Christopher J. Longueira	Frank Longueira	740
Amanda M. Lynch	Timothy Lynch	157
Nicole M. McMullen	Kevin McMullen	157
Alexandra C. Morace	Frank Morace	20
Aisling R. O'Donnell	Aidan O'Donnell	157
Nikki A. Stamile	Roger Stamile	157
Hannah M. Sternberg	Mark Sternberg	740
Nicholas A. Veszlovits	Anthony Veszlovits	2790
Alexa V. Williams	Leroy Williams	157
Nicholas A. Zangrillo	John Zangrillo	926

ONLINE PASSWORD RESETS FOR MEMBER LOG-IN NOW AVAILABLE

Over the past year, we have received your feedback requesting the ability to reset forgotten passwords on your own via online services instead of calling the Fund Office for assistance. We have heard your feedback, and after working with our vendor on the programming, this function is now available to you.

If you forget your password, you can now reset it by following the below instructions:

1. Click the "Forgot Password" link.
2. Enter your UBC number/Username.
3. Answer your required security question.
4. If you answer correctly, a temporary password will be emailed to the address we have on file for you.

(Please note: If you do not have an email address on file with us, this process will be unavailable to you. To add your email address, you must go to "Change Profile" in the Main Menu, click "Continue," enter your email address in the appropriate sections, and then click "Submit.")

5. Check your email for a temporary password. It will be delivered under the name, **Sys000@nyccbf.org**. For your protection, the contents of the email will be sent securely through **ZixCorp**.
6. Within the email, click **Open Message**.
7. Create a password for the **ZixCorp** system (you will only have to do this

once.) Be sure to follow the password directions.

8. After you are logged into **ZixCorp**, your temporary password will display in the email.
9. Revisit the Member Log-In section of the Benefit Funds' website and log in using the temporary password you were provided in the email.
10. Once logged in, you must change your temporary password to a new one of your choosing.

If you do not have an email address or are not having success resetting your password using the above instructions, please call the Member Services Department at (800) 529-FUND (3863) to have your password manually reset.

"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 →



SUMMARY ANNUAL REPORT

For NEW YORK DISTRICT COUNCIL OF CARPENTERS ANNUITY FUND

This is a summary of the annual report for New York District Council of Carpenters Annuity Fund, EIN 51-0174279, Plan No. 001, for the period from July 01, 2015 through June 30, 2016. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, 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 \$114,766,673. These expenses included \$2,903,806 in administrative expenses, \$96,661,403 in benefits paid to participants and beneficiaries, and \$15,201,464 in other expenses. A total of 36,724 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 \$2,167,753,745 as of June 30, 2016, compared to \$2,098,358,253 as of July 01, 2015. During the plan year, the plan experienced an increase in its net assets of \$69,395,492. 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 \$184,162,165, including employer contributions of \$172,459,634, employee contributions of \$217,536, rollover contributions of \$2,758,816, earnings from investments of \$3,527,354, and other income of \$5,198,825.

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 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 \$13.25 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 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 N1513, 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 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 01, 2015 through June 30, 2016. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, 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 Aetna Life Insurance Co. and The Guardian Life Insurance Company Of America to pay dental, life insurance and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2016 were \$11,030,690.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$471,505,453 as of June 30, 2016, compared to \$385,105,419 as of July 01, 2015. During the plan year, the plan experienced an increase in its net assets of \$86,400,034. 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 \$485,173,404, including employer contributions of \$461,788,290, employee contributions of \$4,659,336, realized losses of (\$717,997) from the sale of assets, earnings from investments of \$7,358,692, and other income of \$12,085,083.

Plan expenses were \$398,773,370. These expenses included \$10,464,110 in administrative expenses, and \$388,309,260 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. The charge to cover copying costs will be \$31.75 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 (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.

PREVENTING SUDDEN CARDIAC ARREST (“SCA”) IN ADOLESCENTS THROUGH EARLY DETECTION HEART SCREENINGS



As your children grow up and begin to advance through the awkward stages of puberty, worrying about potential adolescent heart problems is probably one of the furthest things from your mind. However, some studies are beginning to show that it may be time for your perceptions on this issue to change due to rising incidents of Sudden Cardiac Arrest (“SCA”) and Sudden Cardiac Death (“SCD”) in youths.

The goals of this article are to help you understand SCA/SCD, describe what steps you can take to avoid having your child suffer from SCA/SCD, and raise overall awareness to this growing, and often deadly condition.

What is SCA?

SCA is a condition in which the heart unexpectedly ceases to function. Often, this is because of irregular and rapid quivering of the heart’s lower pumping

chambers (ventricles), called ventricular fibrillation. When this occurs, blood stops flowing to the brain and other vital organs, causing loss of consciousness or seizure-like activity within seconds. If not treated immediately, SCA results in death.

SCA can be caused by a number of structural heart issues such as Hypertrophic Cardiomyopathy (“HCM”), Arrhythmogenic Right Ventricular Dysplasia (“ARVD”), Congenital Coronary Artery Abnormalities (“CAA”), Dilated Cardiomyopathy (“DCM”), Marfan Syndrome, and Mitral Valve Prolapse (“MVP”). It can also be caused by several electrical heart issues including Long Q-T Syndrome (“LQTS”), Wolff-Parkinson-White Syndrome (“WPW”), Brugada Syndrome, and Catecholaminergic Polymorphic Ventricular Tachycardia (“CPVT”).¹

Who is susceptible to SCA?

SCA can unfortunately strike at any age, gender, or race. What further complicates the issue is that most who are eventually struck by SCA appear healthy and are in good physical condition. In terms of incidences in youths, physically active and/or competitive athletes are the most susceptible, but SCA is not limited to those who are involved in sports. Additionally, if your child *does* have outward signs of illness such as fainting, dizziness, chest pain, racing heartbeat, shortness of breath, or fatigue, he/she may be more susceptible to SCA. Those with a family history of heart disease, or a history of sudden death under the age of 50 may also be more susceptible to SCA as well.²

What steps can you take to prevent SCA in your child?

Although there is no guarantee that SCA can be prevented, heart screenings designed for detection of potential heart defects can be helpful, and in some cases, life-saving. Principally, the first step in any early detection of potential heart defects involves a test called an electrocardiogram (“ECG”). An ECG is a simple, painless, non-invasive baseline test that measures the electrical activity of the heart. ECGs are not perfect, but studies of the causes of sudden deaths in athletes suggest that 70% of those

¹ www.ParentHeartWatch.org, “Sudden Cardiac Arrest in Youth”

² www.ParentHeartWatch.org, “Position Statement on Screening for Conditions that May Lead to SCA in Youth”

³ www.ParentHeartWatch.org, “Electrocardiograms for Early Detection of Conditions that can Lead to SCA in Youth”

individuals at risk because of preexisting disorders (and up to 90% for certain conditions) would have been identified or suspected by way of ECG results.³

How can you get an ECG for your child?

Beginning sometime before your child enters high school (ages 12-13), it may be a good idea to schedule an ECG for him/her. One way you can do this is by consulting with your child's Primary Care Physician ("PCP") and requesting that he/she arrange to have an ECG performed on your child. This is especially important if there is any history of heart disease in your family or your child is exhibiting any symptoms that can be associated with heart problems. **Please note that Empire BlueCross BlueShield ("Empire") will only cover ECGs that are deemed Medically Necessary.*

You can contact Empire directly for more information.

Another manner in which you may be able to get an ECG for your child is by finding an ECG screening in your area. Low cost or free ECGs are occasionally given by awareness programs and affiliates such as **Parent Heart Watch**. You can learn more about these programs and search for screenings by visiting www.ParentHeartWatch.org.

What happens if my child's ECG reveals a heart defect?

If your child's ECG reveals a problem, you will most likely be put in touch with a Pediatric Cardiologist. From there, the Cardiologist will order more tests to assist with further diagnosis of your child's heart defect. Usually, an Echocardiogram ("Echo") is the next step. Future tests and corrective actions will

be determined pending the results of the Echo.

Conclusions

You can never be too vigilant when it comes to your child's heart health. By arranging to get your child a heart screening that is designed for early detection and prevention of SCA, you are ensuring that you have done all that you can to help your child live a long, active, and healthy life.

For more information, you can visit the following websites:

www.ParentHeartWatch.org

www.HeartScreenNewYork.com

**This article is a compilation of information collected from outside sources meant to help you understand SCA/SCD. It does not represent the opinions of the Fund Office and is not meant to be substituted for professional medical advice. If you suspect that your child may have a heart problem, please consult a qualified physician immediately.*

MEND CORNER

Use and Abuse of Opiates



As a part of its focus on fostering a healthy work and life-balance for its members and their dependents, the New York City District Council of Carpenters Welfare Fund's (the "Welfare Fund") **Member Education and Network for Dependency ("MEND")** program is pleased to announce the first installment

of **MEND CORNER**. **MEND CORNER** will appear in the **Benefits Toolbox** newsletter as an educational forum about alcohol and substance abuse.

What is an Opiate?

Opiates cover a wide variety of drugs ranging from legal drugs like OxyContin, Fentanyl, Vicodin, and Morphine, to illegal drugs such as heroin.

What are the symptoms of Opiate use?

- Marked drowsiness
- Confusion
- Nodding off
- Noticeable elation
- Social withdrawal

- Sudden financial problems
- Small or dilated pupils
- Itching

If I'm taking a prescribed opiate to control my pain, can I become addicted?

Most people who take opiates for a period of time will develop a tolerance, meaning it will take more of the drug to obtain the same effect. This, combined with the euphoric psychological effect, is what leads to addiction.

How does addiction happen?

- Tolerance: More is required to achieve same effect.
- Dependence: Opiates are needed regularly or you experience withdrawal symptoms.
- Addiction: Drug seeking becomes primary purpose

(Continued on page 10)

Use and Abuse of Opiates

(Continued from page 9)

in life despite obviously negative consequences.

What are the symptoms of Opiate Withdrawal?

- Headache
- Nausea and vomiting
- Diarrhea
- Sweating
- Fatigue

- Anxiety
- Inability to sleep

Who is at risk for opiate addiction?

Everyone is at risk for opiate addiction. Opiate addiction is a major crisis in the U.S., with prescription opiate addiction being one of the biggest drug problems today. Frighteningly, prescription opiate abusers

are far more likely to eventually develop a heroin addiction than a non-opiate abuser, as heroin will offer a similar high at a cheaper price.

If you or one of your dependents is struggling with substance abuse, please contact the MEND Program at (212) 366-7590 or by email at Mend@nycCBF.org.

REVISIONS MADE TO SIMPLIFY CHANGE-OF-ADDRESS FORM SUBMISSION PROCEDURES

The NYCDCC Benefit Funds has made revisions to the Change-of-Address Form and its submission procedures to simplify the process for members. The revisions are as follows:

1. Members will no longer be required to have the Change-of-Address Form notarized if they are not delivering it to the Fund Office in person. Instead, members will only need to send the form and a copy of a valid photo ID to officially make a change.
2. In addition to faxing, mailing, and submitting a Change-of-Address form in person, members

will now also be able to send in forms via email at **MemberServices@nycCBF.org** (Subject should be "Change-of-Address Form").

3. Members will be required to submit a physical address for our files. An alternate P.O. Box address will be acceptable for mailing purposes, but a physical address is now required.

You can submit Change-of-Address Forms in the following ways:

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

If you have any further questions, please feel free to contact our Member Services Department at (800) 529-FUND (3863).

Take Advantage of LiveHealth Online!

The Basics

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

The Details

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

Give it a try at www.LiveHealthOnline.com!



Please Scan
with Smartphone

REMINDER: BE SURE TO ELECT A BENEFICIARY FOR YOUR NYCDCC ANNUITY ACCOUNT

It is important to elect a beneficiary for your NYCDCC Annuity Fund account with Prudential and to update your beneficiary any time your financial or family situation changes. Updating your beneficiary ensures that should you die, your plan assets will go exactly where you want. If you don't have a current beneficiary on file with Prudential, the Plan (per the rules described in the Summary Plan Description) will make that critical decision for you. Wouldn't you rather make that decision for yourself?

If you have any questions regarding your beneficiary for your account with Prudential, call **877-PRU-2100 (877-778-2100)** weekdays from 8 a.m. to 9 p.m. ET and say "representative"

at the prompt. To check or change your beneficiary for your Annuity benefits, you can contact Prudential for a beneficiary form by phone or visit their website at **www.prudential.com/nycdccbf**.

Please be aware that the Prudential form is separate from the beneficiary form you may have previously filled out from the Benefit Funds for the Welfare and Pension Funds.

Note: If you're married and want to name someone other than your spouse as your primary beneficiary, you must submit a notarized copy of the spousal consent waiver (found on the beneficiary form).

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@nycdbf.org
complianceandethics@nycdbf.org

Website: Visit www.nycdbf.org and click on the "Report a Compliance Issue" link located at the bottom of the screen.

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>



Statement of Nondiscrimination

The New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

*The New York City District Council of Carpenters Welfare Fund cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

* The New York City District Council of Carpenters Welfare Fund 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

New York City District Council of Carpenters Benefit Funds

CONTACT INFORMATION:

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

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

www.nyccbf.org
www.facebook.com/NYCDCCBF
www.twitter.com/NYCDCCBF

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