

BENEFITS TOOLBOX



THE BOARD OF TRUSTEES ANNOUNCES THE RETIREMENT OF DAVE STEWART AS EXECUTIVE DIRECTOR OF NYCDCC BENEFIT FUNDS, APPOINTMENT OF KRISTIN O'BRIEN AS SUCCESSOR



The Board of Trustees of the New York City District Council of Carpenters Benefit Funds recently announced the retirement of Dave Stewart as Executive Director, and the appointment of Kristin O'Brien as his successor, effective September 8, 2020. Ms. O'Brien has been employed with the Funds since 2002, and most recently served as the Director of Administrative Services.

The announcement of Ms. O'Brien's appointment as the new Executive Director followed a competitive selection process and an exhaustive search for Mr. Stewart's successor. Ms. O'Brien's extraordinary dedication to the membership, deep knowledge of benefit fund administration, excellent communication skills, educational accomplishments, and extensive and successful experience in various Fund Office roles make her uniquely qualified to lead the Funds.

Ms. O'Brien is a skilled professional who obtained both her bachelor's and master's degrees while working for the Benefit Funds, and she also holds a Certified Employees Benefits Specialist designation, which is co-sponsored by the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania.

The Board of Trustees issued the following statement on

Ms. O'Brien's appointment as Executive Director and Mr. Stewart's retirement:

We believe that Ms. O'Brien possesses the combination of a deep knowledge of the Funds, and a dedication to teamwork, accountability and effective communications, that are essential for running a successful Fund Office.

We are grateful to Mr. Stewart for the leadership he has provided to the Funds during his tenure and wish him well on his upcoming retirement.

Mr. Stewart's retirement follows a career of 33 years of benefit administration. Upon his retirement, Mr. Stewart stated that service to his Union Brothers and Sisters gave him purpose and a great sense of accomplishment, and he thanked the Trustees for affording him the opportunity to serve the membership. Ms. O'Brien stated

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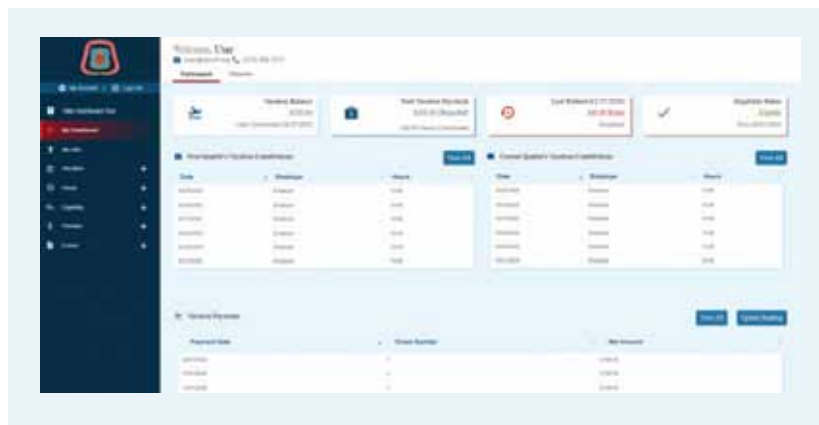
that she is extremely proud to be following Mr. Stewart as Executive Director and she thanked him for his mentorship, and the Trustees for their confidence in her. Ms.

O'Brien stated that she is honored and excited for this opportunity to serve the membership and to work closely with the Board of Trustees.

On behalf of the Board of Trustees, the NYCDCC Benefit Funds would like to welcome Kristin O'Brien as the new Executive Director and wish Dave Stewart a happy and healthy retirement!

COMING SOON: NYCDCC BENEFIT FUNDS TO LAUNCH NEW AND IMPROVED MEMBER LOGIN PORTAL FOR VIEWING PERSONAL BENEFITS

In an effort to improve the online experience of the NYCDCC membership, the Benefit Funds is pleased to announce that we are working toward launching a newly-redesigned Member Login Portal. The official launch date, which has not yet been determined but will be detailed on our website, will be the culmination of a concerted push to provide you a streamlined, easy-to-navigate way to view your benefits. The revamped Member Login Portal will soon feature a sleekly-designed, user-friendly dashboard and a drop-down side menu that will allow you to seamlessly toggle between all of your benefit viewing options. There will also be options available for you to print the pages you



are viewing and/or download your benefit information into a CSV file (spreadsheet). Additionally, the new side menu will feature a "Dashboard Tour" that can assist you in learning how to navigate the website.

You will be able to enter the Member Login Portal in the same way you always have (by clicking the "Member Login" button located on

the top right corner of the website at www.nycckbf.org), and your Username/Password remains the same. If you have questions about how to navigate the new Member Login Portal once it is launched, or you need assistance with your Username and/or Password, you can contact our Member Services Department at **(800) 529-FUND (3863)**.

REMINDER:

A FAILURE TO TIMELY REPORT A DIVORCE TO THE NYCDCC WELFARE FUND MAY HAVE A SEVERE AND CRUSHING IMPACT ON YOUR FINANCES, HEALTH COVERAGE, AND FAMILY'S HEALTH COVERAGE

Failing to report a divorce while you have a spouse listed as a dependent under the NYCDCC Welfare Fund (the "Fund") may result in grave financial repercussions and the loss of your health coverage. This is especially true if your former spouse receives costly medical treatments after he/she is no longer eligible for coverage. Please read this explanation of the Fund's rules and an example of how failing to follow these rules may impact you financially.

Divorce Rules for Health Benefits- If you get a divorce, your former spouse will remain covered under the Fund until the last day of the month in which the judge signs your divorce judgment. **It is extremely important that you provide a copy of your divorce judgment to the Fund as soon as possible so that your former spouse's coverage is terminated at the end of the month in which the judge signed the divorce judgment. You and your former spouse will be liable for any benefits paid on behalf of your former spouse after the last day of the month in which the judge signed the divorce judgment. In addition, in order for your former spouse to be eligible for COBRA coverage, you or your former spouse must**

provide notice of your divorce within 60 days of the date of divorce. If the Fund does not receive notice of the divorce within 60 days of the divorce, your former spouse will lose his/her COBRA rights. Additionally, a delay in timely notification will make you (along with your former spouse) personally liable for any health claims paid by the Fund on behalf of your former spouse after he/she ceased to be eligible. Even if you think your former spouse has provided notice, we urge you to provide notice to eliminate any doubts since you will both be responsible for any claims paid in error. If you are a Retiree, your monthly premium will be adjusted to reflect the removal of your former spouse from your Welfare Fund Retiree Coverage.

Example- Johnny Carpenter's divorce judgment is signed by a judge on April 11, 2020. Under the rules of the Fund, Johnny's ex-spouse Linda's coverage under the Fund ends on April 30, 2020. (If notice of the divorce is provided within 60 days, Linda can elect COBRA coverage for up to 36 months.) However, neither Johnny nor Linda notifies the Fund of their divorce and as a result, Linda remains

listed as a dependent. In August of 2020, Linda is diagnosed with cancer. She immediately has surgery followed by radiation and chemotherapy treatments over the next several months, racking up \$85,000 in medical claims, which are paid by the Fund since it had not been notified of the divorce. In January of 2021, Johnny finally notifies the Fund of his divorce at which time the Fund learns that it paid \$85,000 in claims for which Linda was not eligible.

Under the rules of the Fund, Johnny and Linda are now responsible for reimbursing the Fund \$85,000. Additionally, since the Fund was not notified of the divorce within 60 days, Linda no longer has the option of electing and paying for COBRA coverage. Johnny and his other dependents will immediately lose their Welfare coverage unless and until the full amount due is paid to the Fund, and legal action may be taken against Johnny and Linda to recover the claims paid in error.

As you can see from this example, failing to timely notify the Fund of a divorce and not having your ex-spouse

(Continued on page 4)

(Continued from page 3)

properly removed as a dependent can have severe consequences. Johnny may not have even known that Linda was using her health coverage under the Fund after their divorce, but he and Linda are jointly responsible for this debt because they did not timely notify the Fund of their divorce. By not notifying the Fund, Johnny is risking his financial security and continued health coverage for himself and his children. **DO NOT** put yourself in a situation where you end up owing the Fund a significant amount of money and losing your coverage, as

well as the coverage of your other family members, due to not reporting your divorce in a timely fashion.

Remember – While COBRA premiums are expensive, paying a monthly COBRA premium (after timely notifying the Fund of your divorce) is far less expensive than incurring personal liability for claims and losing your coverage.

Remember that even if your divorce judgment or settlement agreement requires you to pay some or all of the cost of your former spouse's health coverage

after your divorce, this does not mean that your spouse remains eligible for coverage under the Fund unless COBRA is elected and paid for. Rather it means that you have financial responsibility for some or all of your former spouse's health care premiums after he/she is no longer eligible for coverage as your spouse.

If you have questions about removing an ex-spouse from your coverage after a divorce, please contact our Member Services Department at (800) 529-FUND (3863).



EXPRESS SCRIPTS®

Check out Express Scripts' Website and Mobile App!

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- View Claims, Balances, and Prescription History
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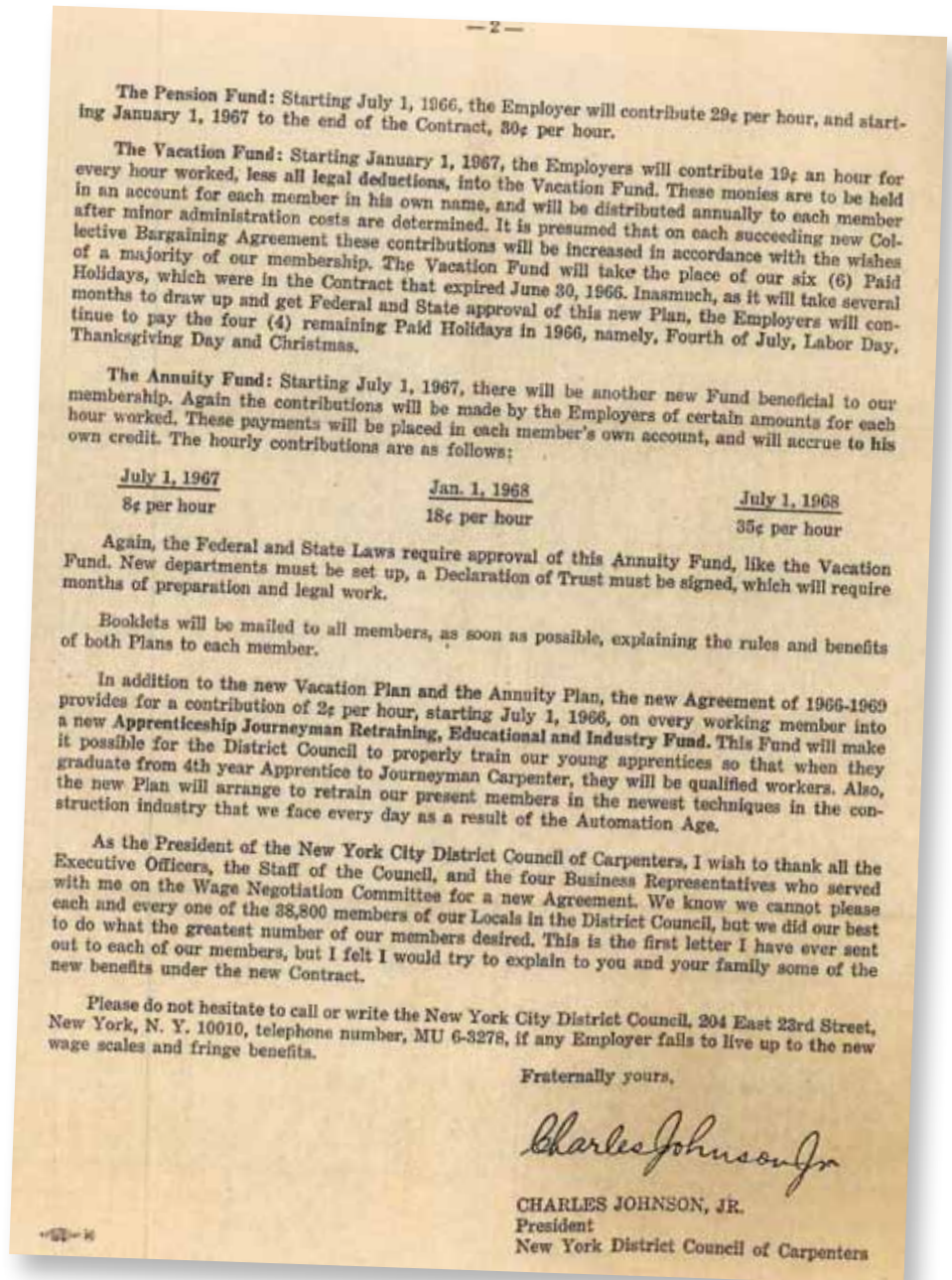
FROM THE ARCHIVES:

1965 LETTER TO NYCDCC MEMBERSHIP SHOWS HOW FAR THE BENEFIT FUNDS HAVE COME IN THE LAST 55 YEARS

In a January 22, 1965 letter to the NYCDCC membership, Charles Johnson Jr., the then Chairman of the Pension Fund and Union Trustee, (whom the Scholarship Award is named after), detailed significant changes to the Pension Plan, including the addition of a death benefit; reported on employer contribution increases to the Pension Fund; and announced the launching of the Vacation, Annuity, and Apprenticeship Journeyman Retraining, Educational, and Industry ("AJREI") Funds. What became clear to the Fund Office as we reviewed this fascinating historical document was twofold:

1. The mid-late 1960s were crucial to the growth and development of the Benefit Funds. Between 1966 and 1967, the Annuity, Vacation, and ARJEI Funds were all newly created. These funds are now cornerstones of the current benefits package for NYCDCC members.
2. Hourly contributions from employers have increased drastically over the last 55 years. Of course, some of this can be contributed to inflation and cost-of-living increases, but it is also a testament to the bargaining power of the NYCDCC membership, both past and present.

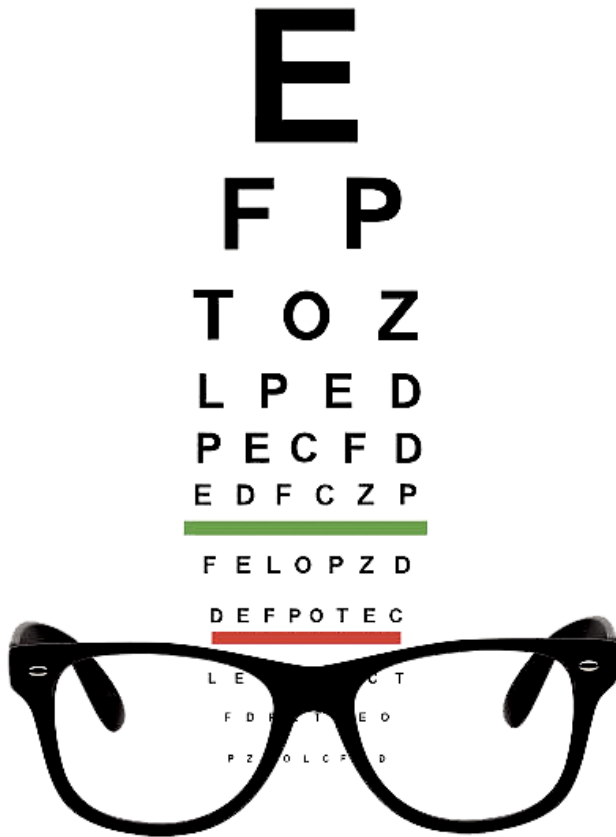
For visual purposes, we have summarized the historical employer contribution rate increases for the five benefit funds in the chart below. After reviewing the numbers, we are sure you will agree that the Benefit Funds have come a long way. We hope you enjoy this historical perspective!



Fund Type	*Contribution Rates Per Hour			
	1966	1967	1968	2020
Pension Fund	\$.29	\$.30	\$.30	\$12.85
Annuity Fund	NA	\$.08	\$.18 (January 1, 1968) \$.35 (July 1, 1968)	\$ 9.36
Welfare Fund	\$.30	\$.37	\$.37	\$14.64
Vacation Fund	NA	\$.19	\$.19	\$ 7.08
AJREI Fund	\$.02	\$.02	\$.02	\$.70

*For the purposes of this comparative chart, the Fund Office used Journeyman rates from the most common Collective Bargaining Agreement ("CBA"). Contribution rates may vary by CBA.

THE IMPORTANCE OF REGULAR EYE EXAMS IN THE EARLY DIAGNOSIS OF CONDITIONS LEADING TO BLINDNESS AND OTHER CHRONIC DISEASES



While many people recognize the importance of routine annual physicals, the significance of yearly eye examinations is sometimes overlooked. An annual eye examination cannot only lead to an early diagnosis of conditions that can potentially cause blindness, *but they can also provide an early indicator of hidden chronic diseases that have not yet begun to produce detectable symptoms.* Regular eye examinations can help doctors in the

early diagnosis and treatment of the following:

Eye Conditions Leading to Blindness

- Cataracts
- Glaucoma
- Macular Degeneration
- Diabetic Retinopathy

Chronic Diseases

- Graves Disease
- Sjogren's Syndrome
- High Cholesterol
- Rheumatoid Arthritis
- Sarcoidosis

- Hypertension
- Cardiovascular Disease
- Crohn's Disease
- Diabetes
- Lupus
- Multiple Sclerosis
- AIDS
- Sickle Cell Anemia

For this reason, the New York City District Council of Carpenters Welfare Fund (the "Fund") highly recommends that you schedule an annual eye examination. The Fund offers vision coverage through the following network providers:

- **Comprehensive Professional Systems ("CPS")**
(212) 675-5745
<http://www.cpsoptical.com/>
- **General Vision Services ("GVS")**
(800) 847-4661
<http://www.generalvision.com/>

To learn more about your vision coverage, you can view a Printable Flyer on our website at <https://nyccbf.com/wp-content/uploads/2015/04/Vision-benefits-Flyer-NEW.pdf>.

PREFERRED DIABETIC SUPPLY PROGRAM FOR NYCDCC MEDICARE-ELIGIBLE RETIREES COVERED UNDER UNITEDHEALTHCARE

For Medicare-Eligible Retirees covered under the NYCDCC Welfare Fund, UnitedHealthcare (“UHC”) is providing coverage for diabetes glucose meters and testing strips under its Preferred Diabetic Supply Program.

Effective January 1, 2021, the program will provide the following OneTouch® and Accu-Chek® items at a \$0 cost share to Medicare-Eligible Retirees:

Glucose meters:

- OneTouch Verio Flex®
- OneTouch Verio Reflect®
- Accu-Chek® Guide Me
- Accu-Chek® Guide

Test strips:

- OneTouch Verio®
- OneTouch Ultra®
- Accu-Chek® Guide
- Accu-Chek® Aviva Plus
- Accu-Chek® SmartView

Remember, when you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a \$0 copay. If you are using another brand and would like to switch to one of the preferred brands, you may be required to get a new prescription from your doctor.

If you have questions concerning UHC’s Preferred Diabetic Supply Program, you can contact **UHC at (888) 736-7441** or via its website at **www.UHCretiree.com**.

MSK Direct

NYCDCC Welfare Fund Partners with MSK.

How do you benefit?



If you or a loved one has been diagnosed with cancer or a suspicion of cancer, MSK Direct is here to help you get immediate access to Memorial Sloan Kettering.



Call the NYCDCC Welfare Fund’s dedicated MSK Direct line at: **833-786-3368** or visit **mskcc.org/nycdcc**.



An MSK Direct Care Advisor will help you schedule your first appointment, gather your medical records, and meet you at your first appointment.

For more information, visit www.nycdbf.org.



Memorial Sloan Kettering
Cancer Center



New York City Council of Democrats
BENEFIT FUNDS

IMPORTANT NOTICE:

MEDICARE ENROLLMENT RESPONSIBILITIES, RETIREE WELFARE COVERAGE, AND YOU

If you and/or your covered dependent(s) are (or become) eligible for Medicare, and you have Retiree coverage under the NYCDCC Welfare Fund (the "Welfare Fund") or you are about to transition from Active coverage to Retiree Coverage, you **MUST** enroll in both **Medicare Part A** and **Medicare Part B** in order to have any Retiree coverage. You should enroll in Medicare as soon as Medicare coverage becomes available if you want to maintain your Retiree coverage. If you do not enroll in both Medicare Part A and Part B, you will not be covered through UnitedHealthcare or Empire, **resulting in higher out-of-pocket costs and/or loss of coverage for you.**

This includes those who retired before age 65 on a Regular Pension and later become eligible for Social Security prior to age 65.

When you and/or your covered dependent(s) become eligible for Medicare, Welfare Fund coverage changes. In order to avoid a loss of coverage or denial of benefits, you must send us copies of your Medicare cards. This can be done 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** (*PDF attachments of copy only. Images/pictures of the card will not be accepted.)

If you have questions about the Medicare enrollment process and your responsibilities concerning continued Welfare Fund coverage, please contact our Member Services Department at **(800) 529-FUND (3863)** or **(212) 366-7373.**

"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 →



FACEBOOK



TWITTER

REMINDER:

NYCDCC MEMBER RESPONSIBILITIES TO THE FUND OFFICE

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

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

CHECK OUT THE NYCDCC BENEFIT FUNDS WEBSITE!

The screenshot shows the website for the New York City District Council of Carpenters Benefit Funds. At the top, there is a navigation bar with links for HOME, ABOUT US, MEMBER, EMPLOYER, NEWS & MEDIA, CONTACT US, and FAQ. A search bar is also present. Below the navigation is a large banner with the text "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". Below the banner, there are several service tiles: "Bienvenue" (with a language assistance icon), "MR User Guide", and "Member Portal User Guide". At the bottom, there is a QR code and the text "PLEASE SCAN WITH SMARTPHONE".

- 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!

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

DON'T FORGET TO COMPLETE YOUR CHARLES JOHNSON JR. MEMORIAL SCHOLARSHIP APPLICATIONS BY DECEMBER 15TH

If you have a child about to head into college (his/her senior year of high school), don't forget that 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. 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.

If you are interested in applying for a Charles Johnson Jr. Memorial Scholarship for your

child, you must submit the application by December 15th. You can fill out an application by visiting the Scholarship section of our website at <https://nyccbf.com/member/scholarship-benefit/> and clicking the link to the International Scholarship and Tuition Services' ("ISTS") website. You may also visit the ISTS website directly at <https://aim.applyists.net/NYCDCC>.

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**](http://www.LiveHealthOnline.com)

PLEASE
SCAN WITH
SMARTPHONE



MEMBER WALK-IN APPOINTMENT FORM NOW AVAILABLE ON WEBSITE

As a precaution adopted due to the COVID-19 pandemic, NYCDCC members must schedule appointments for in-person meetings with Member Services Representatives at 395 Hudson Street.

We have added a form to the homepage of our website so

that times and dates for walk-ins can be scheduled online. While we encourage members to use this form, members can also continue to make appointments by calling our Member Services Department at **(800) 529-FUND (3863)**.

To schedule an appointment online for a meeting with a Member Services Representative at 395 Hudson Street, you can use this link: **www.nyccbf.com/member-appointment-request-form/**.

Tool Time

Notes and Reminders

Women's Health and Cancer Rights Act ("WHCRA") ANNUAL NOTICE – 2020

The NYCDCC Welfare Fund, in accordance with the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. If you would like more information on these benefits, please contact us at (212) 366-7300 or (800) 529-FUND (3863).

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.



New York City District Council of Carpenters
BENEFIT FUNDS
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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:

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
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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.