

BENEFITS TOOLBOX



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

NYCDCC Benefit Funds Expands Online Video Library



FAQs



MEDICAL BENEFITS



RETIREMENT

As part of our continued efforts to communicate your benefits to you in more easily understood mediums, the Benefit Funds has built an educational video library meant to assist you in better comprehending your welfare, pension, and annuity benefits, as well as provide you important information and tips concerning various preventative care and wellness topics. The Benefit Funds believes that all of our members should have a working knowledge of how your benefits work and are administered. Additionally, we are also strong proponents of preventative care practices. We are confident that this video library will help us provide important information to you on both of these topics.

The Benefit Funds video library, which you can find in the "Member" section of our website under the "Video Library" sub-heading (www.nycbf.org/member/videos/), features easy-to-understand explanations of your benefits and the processes by which you can use these benefits. Our preventative care and wellness videos give an overview of various health issues and how you can either prevent them or treat them early on through awareness and behavioral habits. We also have a segment of "FAQ" videos that answer your most frequently asked benefits questions.

We know how important it is for you to understand your benefits and take care of your health, and because of this, we are doing everything we can to provide you the information you need to accomplish this. Once again, the Benefit Funds encourages you to check out our new video library by visiting www.nycbf.org and clicking on the "Video Library" tab, which you can find in the "Member" section of our website. We will also be sure to monitor the usage of our videos and rotate in new topics to give you as wide a range of valuable information as possible.

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

This is a summary of the annual report of the New York City District Council of Carpenters Welfare Fund, EIN 13-5615576, Plan No. 501, health plan, for period July 1, 2021 through June 30, 2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the 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 Amalgamated Life Insurance Company and Sierra Health and Life Insurance Company, Inc. to pay life insurance, accidental death and dismemberment and supplemental Medicare claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2022 were \$2,749,227.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$723,338,656 as of June 30, 2022, compared to \$807,596,004 as of July 1, 2021. During the plan year the plan experienced a decrease in its net assets of \$84,257,348. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$353,858,571, including employer contributions of \$380,890,162, employee contributions of \$5,094,727, realized losses of (\$11,036,477) from the sale of assets, earnings from investments of (\$35,802,790), and other income of \$14,712,949.

Plan expenses were \$438,115,919. These expenses included \$13,586,823 in administrative expenses, and \$424,529,096 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees of the New York City District Council of Carpenters Welfare Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300. The charge to cover copying costs will be \$37.50 for the full annual report, or \$0.25 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Benefits Funds' website at <https://nycCBF.com/compliance/about-form-5500/>.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Board of Trustees of the New York City District Council of Carpenters Welfare Fund, 395 Hudson Street, New York, NY 10014) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

SUMMARY ANNUAL REPORT FOR NEW YORK CITY 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 period July 1, 2021 through June 30, 2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$206,006,363. These expenses included \$3,472,267 in administrative expenses, \$190,682,470 in benefits paid to participants and beneficiaries, and \$11,851,626 in other expenses. A total of 38,555 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$3,002,098,885 as of June 30, 2022, compared to \$3,272,124,886 as of July 1, 2021. During the plan year the plan experienced a decrease in its net assets of \$270,026,001. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of (\$64,019,638), including employer contributions of \$152,077,318, employee contributions of \$513,809, earnings from investments of (\$223,480,501), and other income of \$6,869,736.

Your Rights To Additional Information

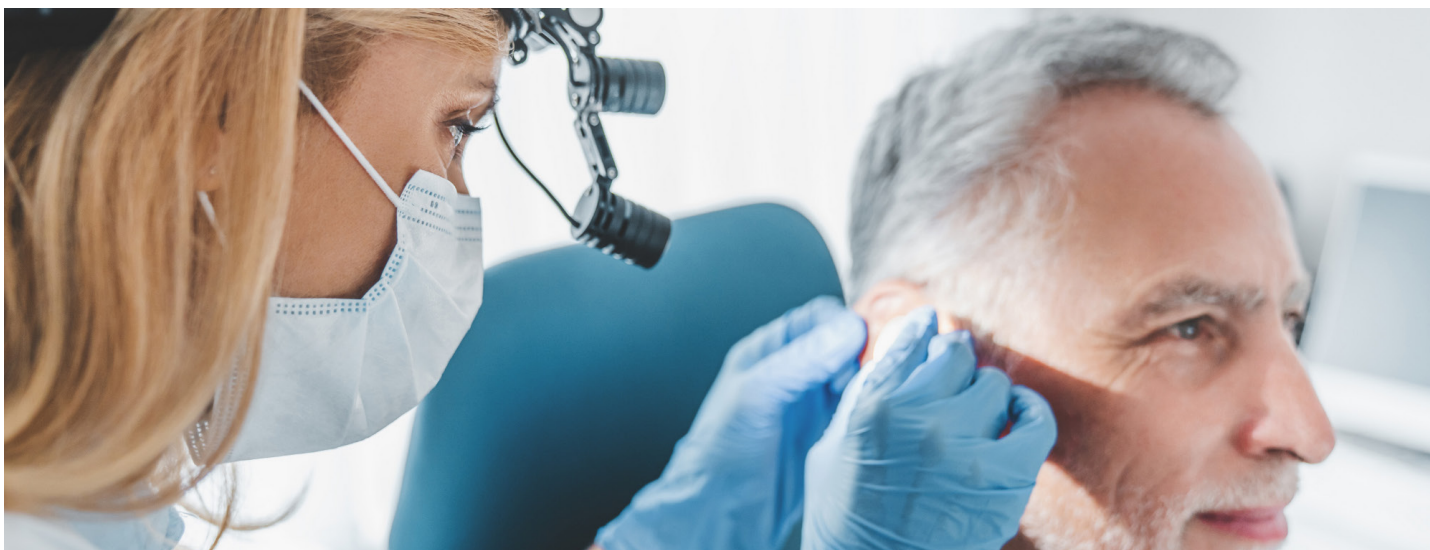
You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- 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 City District Council of Carpenters Annuity Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300. The charge to cover copying costs will be \$15.00 for the full annual report, or \$0.25 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Benefits Funds' website at <https://nyccbf.com/compliance/about-form-5500/>.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Board of Trustees of the New York City District Council of Carpenters Annuity Fund, 395 Hudson Street, New York, NY 10014) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



AT A GLANCE: YOUR HEARING BENEFITS

You and your covered dependents are eligible for a hearing benefit once every four years. You may receive benefits from any hearing Provider. However, you will receive the highest level of coverage when you use the network of Participating Providers affiliated with Comprehensive Professional Systems (CPS) or General Hearing Services (GHS).

You may obtain benefits at any Provider with whom GHS and CPS have negotiated special discounts on your behalf. For a listing of Participating Providers, call: GHS at (800) 847-4661 or CPS at (212) 675-5745. Coverage is provided at no cost to you from a CPS Provider and for a \$150 Copayment at a GHS Provider for the following:

- A hearing evaluation;
- Behind the ear, all-in-the canal, completely-in-the-canal and digital, programming hearing aids;
- A battery for your hearing aid, with a one-year guarantee;
- At CPS the ear impression (ear mold) is also covered; and,
- Unlimited services of your hearing aid for one year.

If you select a hearing aid that is not part of the Fund package, you may have additional out-of-pocket costs which are not eligible for benefit consideration or reimbursement under the Plan.

When you use a Non-Network Provider, you will have to pay for the services you receive and submit a claim to the Fund Office. The Fund will reimburse you the same benefit amount it would have paid if you had gone to a Network Provider (maximum benefit of \$350 for each ear, once every four (4) years).

This hearing benefit is available to all eligible family members.

If you have any questions about your hearing benefits, contact the NYCDCC Benefit Funds' Member Services Department at (800) 529-FUND (3863) or (212) 366-7373.



BE SUN SMART: YOUR GUIDE TO PREVENTING SKIN CANCER

The NYCDCC Benefit Funds is concerned about your and your family's health and wants to ensure you are armed with information on how to protect yourself from preventable skin cancers. To equip yourself with sun-smart best practices, consider the following information.

What is Skin Cancer?

Skin cancer develops when there's an out-of-control growth of abnormal cells in the epidermis, the outermost skin layer. A major risk factor is prolonged exposure to ultraviolet ("UV") radiation that comes from the sun or tanning machines.

Be Sun Smart to Reduce Your Risk

- Apply sunscreen with an SPF of 30 or higher at least 20 minutes (if using chemical sunscreen) before going outside, even on cloudy days and in the winter.
- Protect yourself from UVA and UVB rays by wearing broad-spectrum sunscreen.
- Stay out of the sun from 10:00 am to 2:00 pm, when rays are the strongest.
- Reapply sunscreen every two hours and after swimming, toweling off, or sweating.
- Seek out shade whenever possible.
- Wear protective clothing such as long-sleeve shirts, wide-brimmed hats, and sunglasses.
- Avoid indoor tanning machines.

Learn More

To learn more about how to prevent skin cancer, including important risk factors, sun safety tips you should practice daily, and how to do a skin self-exam, view Memorial Sloan Kettering's ("MSK") webpage dedicated to skin cancer awareness at www.mskcc.org/direct/nycdcc-welfare-fund/be-sun-smart.

The NYCDCC Benefit Funds has a partnership with MSK Direct to provide our members and your families with the highest-quality cancer programs and services, virtually or in-person, to help navigate your unique journey of screening and prevention, diagnosis, treatment, and life beyond cancer.

If you or a family member are impacted by cancer and would like to discuss treatment options at MSK, call the dedicated MSK Direct phone line for NYCDCC members and dependents at **(844) 386-3368** or visit www.mskcc.org/nycdcc.



IT TAKES MSK.

What does it take to create a cancer treatment plan that's as unique as you are?

MSK Patient
Treated for colorectal cancer

The New York City District Council of Carpenters (NYCDCC) Welfare Fund partners with Memorial Sloan Kettering Cancer Center (MSK) to offer you MSK Direct.

MSK Direct is your pathway to the highest-quality cancer solutions and services for screening and prevention, diagnosis, treatment, and life after cancer. Whether you're a caregiver, experiencing a cancer diagnosis, or concerned about your risk of cancer, MSK Direct is here for you.

Call NYCDCC Welfare Fund's dedicated MSK Direct number **833-786-3368** today and schedule your first appointment or visit MSK.org/NYCDCC to learn more.

Where you're treated first matters.

Memorial Sloan Kettering Cancer Center

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New York City District Council of Carpenters
BENEFIT FUNDS

MEMBER SPOTLIGHT



RACHEL ANGELES
LOCAL 1556
DOCKBUILDER
10 YEARS' EXPERIENCE

ON THE IMPORTANCE OF UNION BENEFITS:

"Retirement benefits equal the security in knowing that if you work hard and put in the hours, you'll have both a Pension and an Annuity to lean on. It brings a certain level of comfort as you look towards the future. As far as health benefits, such as medical, dental, and vision, it's nice to know it's there when you need it."

ON THE BENEFIT FUNDS' NEW APPROACH TO SOCIAL MEDIA COMMUNICATIONS:

"The Benefit Funds has shifted their approach. The recent change in their social media has brought a sense of levity to topics that some might consider boring to read. Using comics and memes not only helps us learn about our benefits, but also brings a sense of lightheartedness. I'm starting to see the Benefit Funds in a different light. Through laughter, it brings more of a human side to them and also creates a different energy. It's become approachable. I'm glad the Benefit Funds is making an effort to grow their social media pages while also encouraging us to engage."

DO YOU WANT TO BE FEATURED IN A MEMBER SPOTLIGHT?

Visit www.nyccbf.org/member-survey and type "Member Spotlight" in the comments, and we'll reach out!

VISIT US ONLINE!

- **BREAKING NEWS**
- **MEMBER LOG-IN**
- **BENEFITS UPDATES**
- **FAQS**
- **MEMBER ASSISTANCE**
- **BENEFITS DOCUMENTS**
- **PRINTABLE FLYERS**
- **AND MORE!**



WWW.NYCCBF.ORG
SCAN TO VISIT NOW!



New York City District Council of Carpenters
BENEFIT FUNDS



REMINDER: SIGN UP TO RECEIVE EMAILS FROM THE NYCDCC BENEFIT FUNDS

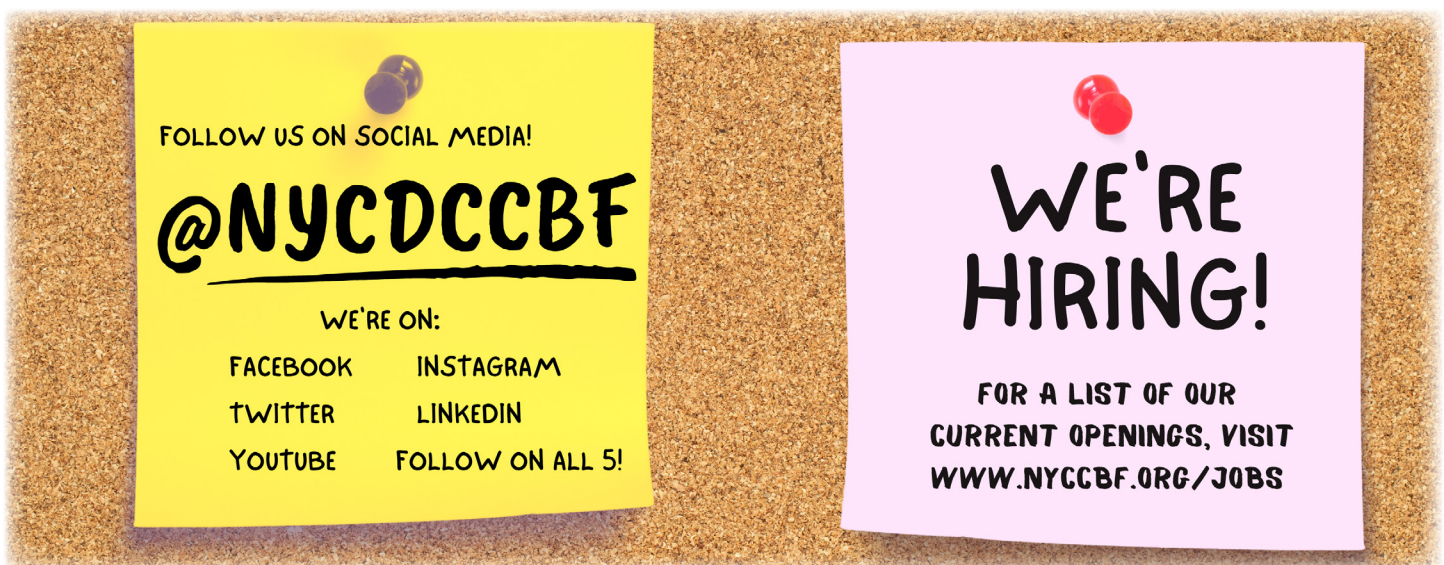
Our email blast program, which is designed to supplement the website, social media (Facebook/Twitter/Instagram/LinkedIn/YouTube), and newsletter/paper communications we utilize to connect with you, has been an overwhelming success thus far, with over 22,000 members and retirees already signed up to receive emails. If you have not yet signed up to receive emails, you believe you are signed up but are not receiving our emails, or you accidentally “Unsubscribed” from our email list, we urge you to visit our website and enter (or re-enter) your most current email.

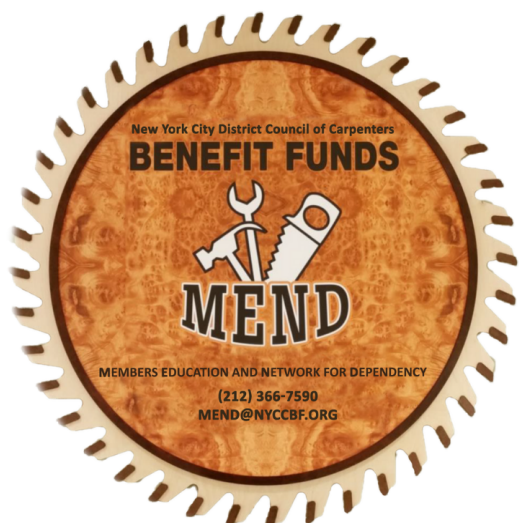
Here's how to sign up:

- If you have an email address on file with us, you are already signed up to receive emails. **Note:** If you have an email address on file with us, but would like to change or update it, you can follow the instructions below. *(Email addresses that are determined to be undeliverable are 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. (If you “Unsubscribe” and wish to subscribe again at a later date, please note that you must use a different email address.)

If you still have questions about how to sign up to receive emails, please contact our Member Services Department at (800) 529-FUND (3863).





MEND

**MEMBERS EDUCATION
AND NETWORK FOR
DEPENDENCY PROGRAM**

As part of its focus on fostering a healthy work-life balance, the MEND Program provides participants and their dependents access to confidential treatment for substance abuse and mental health issues. The program is located at 395 Hudson Street, New York, NY 10014, on the 5th floor.

The MEND Program is designed to:

- Verify eligibility for coverage, and/or obtaining coverage
- Conduct thorough assessments for appropriate level of treatment and stay
- Provide treatment authorization in accordance with established guidelines
- Assist participants and/or dependents with identifying their treatment needs and goals
- Help participants and their dependents to secure services at treatment facilities
- Provide in-house support services including individual and family counseling, support groups, and educational groups
- Provide educational workshops to not only those utilizing the program, but also apprentices, shop stewards, and employees of the Benefit Funds and District Council

SCAN HERE TO LEARN
MORE ABOUT MEND ON
THE NYCDCCBF WEBSITE

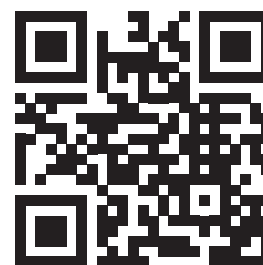


If you or one of your dependents is struggling with substance abuse or mental health issues, please contact the MEND Program for assistance from our accredited staff. The MEND program can be reached by phone at (212) 366-7590 or by email at MEND@nyccbf.org. Please remember that there is no shame in asking for help, that MEND operates under strict confidentiality restrictions, and that we are here to help you and your family.

DO YOU HAVE QUESTIONS ABOUT YOUR MEDICAL/HOSPITAL COVERAGE?

Contact **Independence Administrators** at (833) 242-3330, or visit their website at <https://www.ibxtpa.com/>.

You can also download IA's smartphone/tablet app by going to your app store and searching for "**Independence Administrators**" or "**Myibxtpabenefits.**"



Independence 
Independence Administrators

CONGRATULATIONS TO THE 2023-2024 CHARLES JOHNSON JR. MEMORIAL SCHOLARSHIP WINNERS!

On behalf of the Board of Trustees, the New York City District Council of Carpenters Welfare Fund is pleased to announce the twenty-five (25) students that have been awarded the Charles Johnson Jr. Memorial Scholarship for the 2023-2024 academic year. Each student will now receive a \$3,500 per year scholarship, which is renewable for 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
Glenn Bera Jr.	Glen Bera Sr.	1556
Natalia Bozyn	Dariusz Bozyn	157
Christina Casale	Frederick Casale	20
Sianna Charlemagne	Titus Charlemagne	212
Michael Charney III	Michael Charney	157
Jessica Chauvin	Thomas Chauvin	740
Angelina Delamota	Roberto Delamota	45
Sinead Dobey	John Dobey	157
Hannah Doherty	Brian Doherty	157
Jack Donohoe	James Donohoe	157
Madison Donohoe	James Donohoe	157
Caileigh Harrigan	Robert Harrigan	157
Christopher McCormack Jr.	Christopher McCormack	1556
Brooke Miller	Timothy Miller	157
Aisling Mulcahy	Gerard Mulcahy	1556
Fiona Mullan	Gerard Mullan	1556
Marek Muzyka	Marek Muzyka	45
Alescia Nitti	Eric Nitti	157
Cayla O'Sullivan	Patrick O'Sullivan	157
James O'Flynn	James O'Flynn	157
Ava Parulis	William Parulis	1556
Anna Segota	Sean Segota	157
Wesley Taylor	Thomas Taylor	1556
Amanda Waldron	Bernard Waldron	2287
Brooke Wunderlich	Joel Wunderlich	157

REMINDER: NYCDCC MEMBER RESPONSIBILITIES TO THE FUND OFFICE



To maximize your benefits under the various Funds, it is important to keep the Fund Office updated on certain life changes. 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 Welfare Fund retiree premiums automatically withdrawn 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) and their contact information (if applicable) current with the Fund Office and Empower (formerly Prudential).
- Keep track of your work history/benefit hours and review the information on a regular basis.

KEEPING YOUR BENEFICIARY DESIGNATIONS UP TO DATE

Life changes, such as a marriage, a birth or adoption of a child, a divorce, or the death of a loved one, may affect who you wish to designate as the beneficiary for your Welfare (life insurance), Pension, Vacation, and Annuity benefits. We recommend that you periodically confirm that your beneficiary designations on file at the Fund Office and Empower (formerly Prudential) reflect your current wishes.

A divorce judgment or separation agreement does **not** automatically revoke a prior designation of your former spouse as the beneficiary for your benefits. Subject to certain exceptions, the Funds are generally obligated to pay benefits to the last beneficiaries you designated, even if you are divorced from your last beneficiary or if your former spouse agreed to waive his/her rights to your benefits in a separation agreement or waiver form. If you have not changed your beneficiary designation in writing with the Fund Office and Empower (formerly Prudential), your former spouse may still be entitled to your benefits. ****For your Annuity and Pension benefits, if you re-marry, your new spouse generally will be entitled to those benefits unless a Qualified Domestic Relations Order ("QDRO") awards benefits to your former spouse.***

The good news is that it is very easy to change your beneficiary. To check or change your beneficiary for your Welfare (life insurance), Pension, and Vacation benefits, please contact the Fund Office at **(800) 529-FUND (3863)**. You can also find the form on our website at www.nycgbf.org/member/members-documents/. To check or change your beneficiary for your Annuity benefits, please go to www.prudential.com/online/retirement, call **(877) 778-2100**, or visit our website at www.nycgbf.org/member/members-documents/.

****Please note that there are two separate beneficiary forms that must be changed. You must submit a Fund Office form for your Pension, Welfare (life insurance), and Vacation benefits, and a Prudential/Empower form for your Annuity benefits. You must submit both completed beneficiary forms in order to update your beneficiary designation across all Funds.***

TOOL TIME

Notes & Reminders:

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, New York 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.

REMINDER CONCERNING EXPRESS SCRIPTS’ FRAUD, WASTE, AND 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>



New York City District Council of Carpenters

BENEFIT FUNDS

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

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

Statement of Non-Discrimination

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

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

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

The New York City District Council of Carpenters Benefit Funds

Contact Information

**New York City District Council of Carpenters Benefit Funds
395 Hudson St., 9th floor.
New York, NY 10014**

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

www.nycdbf.org
www.facebook.com/nycdbf
www.twitter.com/nycdbf
www.instagram.com/nycdbf
www.linkedin.com/company/the-new-york-city-district-council-of-carpenters-benefit-funds

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