



# BENEFITS *FUN*

Can you spot the 10 differences between the two pictures?



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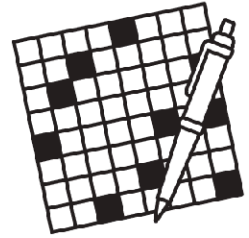


New York City District Council of Carpenters  
**BENEFIT FUNDS**



# NYCDCC Benefits Crossword

Test your benefits knowledge by completing the puzzle below.



## ACROSS

5 \_\_\_\_\_ Scripts, the current Pharmacy Benefits Manager (“PBM”) for the NYCDCC Welfare Fund

7 NYCDCC Welfare Fund’s unique program that provides eligible members and their dependents access to confidential treatment for substance use and mental health issues (abbr.)

8 \_\_\_\_\_ BlueCross BlueShield, the third-party administrator that currently provides dental coverage for eligible NYCDCC members and retirees

12 \_\_\_\_\_ Administrators, the current third-party administrator for Active and Pre-Medicare Retiree NYCDCC members

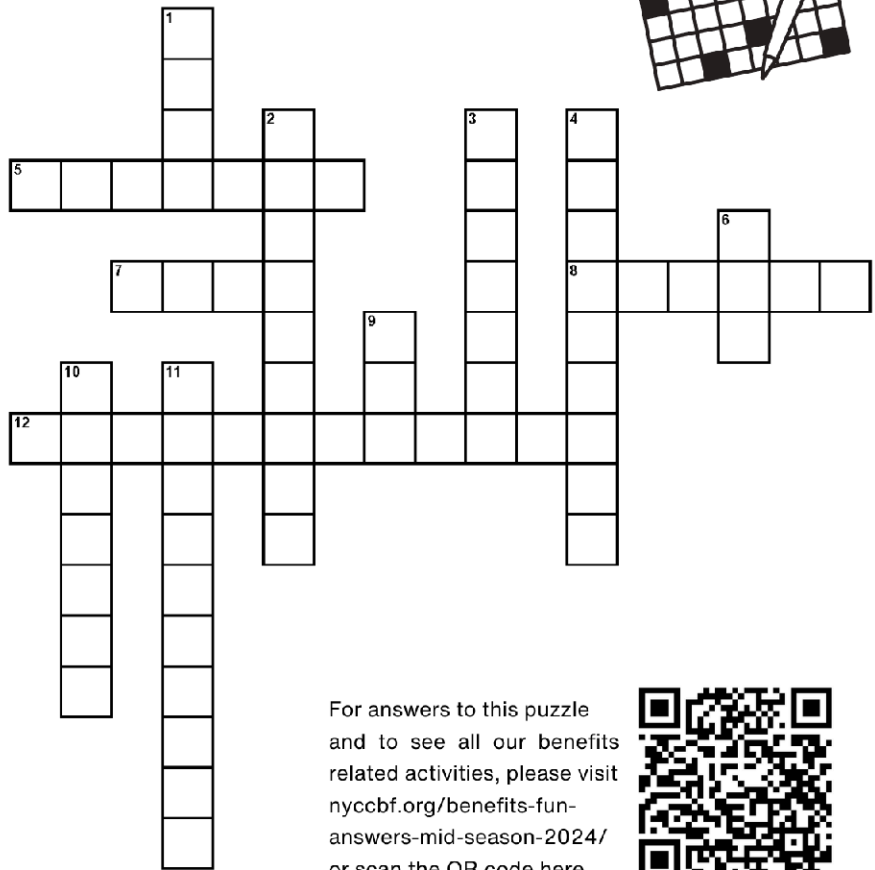
## DOWN

1 The number of times eligible NYCDCC members can receive vacation payments in a year

2 The NYCDCC Welfare Fund partners with this program to provide members top notch cancer care

3 A “Defined Benefit” retirement plan, in which you need at least five (5) credits to be vested, that is funded by Employers that are subject to Collective Bargaining Agreements

4 The fee you pay for office visits and certain covered services when you use network providers



For answers to this puzzle and to see all our benefits related activities, please visit [nyccbf.org/benefits-fun-answers-mid-season-2024/](https://nyccbf.org/benefits-fun-answers-mid-season-2024/) or scan the QR code here



6 The current third-party administrator for medical/hospital coverage for Medicare-Eligible Retirees of the NYCDCC (abbr.)

9 An important document (booklet) that tells you what your plan provides and how it operates (abbr.)

10 A “Defined Contribution” retirement plan, administered by Empower Retirement, which is funded by Employers that are subject to Collective Bargaining Agreements

11 The dollar amount you must pay each calendar year before your medical/hospital plan pays benefits for covered in-network and out-of- network services



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