

Early Season 2025

BENEFITS TOOLBOX



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

YOUR HEALTH COVERAGE DEDUCTIBLE: 4 THINGS TO KNOW

As we begin a new year, the NYCDCC Welfare Fund would like to highlight important terms and details about your health coverage. This article reviews how your deductibles work. Be sure to review our various publications, our website, and our social media pages to learn more about your benefits. Remember, we are here to help you and your dependents make informed, proactive decisions concerning your health.

What is a deductible?

A “**deductible**” is the dollar amount you must pay each calendar year before your plan pays benefits for covered services. In other words, it is the out-of-pocket amount you owe for health care services before your coverage takes effect.

What is my deductible as an NYCDCC member?

You have an **In-Network Deductible** and an **Out-of-Network Deductible** with Independence Administrators (“IA”). There are also deductibles for individuals as well as for families.

Your deductibles as an eligible active NYCDCC member are as follows:

In-Network: \$200 per person or \$500 per family // Out-of-Network: \$750 per person or \$1,875 per family

Your deductibles as a pre-Medicare NYCDCC retiree are as follows:

In-Network: \$250 per person or \$625 per family // Out-of-Network: \$750 per person or \$1,875 per family

When does my deductible reset?

Deductibles reset each year on January 1. Once you meet your deductible, you may be able to lower your out-of-pocket costs and save money on services that require coinsurance. The Fund Office encourages you to maximize your benefits, especially once you have met your deductible.

How can I learn more about my deductibles?

To learn more about your specific deductibles, check your Summary Plan Description or Summary of Benefits and Coverage. Information for Active and pre-Medicare-eligible retirees can be found under IA, while information for Medicare-eligible retirees can be found under UnitedHealthcare (“UHC”).

Active and pre-Medicare eligible retirees can contact IA by calling **(833) 242-3330**.

Medicare-eligible retirees can contact UHC by calling **(888) 736-7441**.

The Importance of Tracking Work Hours and Filing Benefit Shortages Reports

If you are working in Covered Employment, it is important to ensure that all your work hours are accurately reported. **If all your hours are not reported by your employer, you will not receive the amount of benefit hours contributions to which you are entitled. To avoid a negative effect on your Welfare coverage and your Pension credits** due to underreporting, be sure to always save your pay stubs and daily work records. In the event that all your work hours were not reported to the Fund Office, you must submit a **Benefit Shortages Report**.

You can easily check the work hours reported on your behalf by logging into the Member Portal section of the Benefit Funds' website at www.nyccbf.org. We have provided instructions below to assist you in the log in process.

Instructions for Checking Welfare Hours and Eligibility through the Member Login Portal (i-Site)

1. Go to www.nyccbf.org.
2. Click the "Member Login" button located on the top right corner of the screen.
3. Log into the website using your Username (UBC #) and Password. (If logging in with a temporary password, you will be directed to the Registration Page where you will be prompted to enter your temporary password in the current password field, followed by your new password in the new password field.)
4. Check the box agreeing to the terms of the website and click "Continue."
5. Select the "View Active Welfare Eligibility" option and click "Continue."
6. You will then see a chart with the following fields: Eligible From, Eligible Through, Status, Start Bank, Hours Used, Bank Balance, Hours Worked, Next Bank, and Buy-in Hours.
7. Using this chart, you will be able to see your Welfare eligibility status and hours by date.

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VISIT US ONLINE!

WWW.NYCCBF.ORG



- BENEFITS NEWS
- MEMBER LOG-IN
- VIDEO LIBRARY
- PRINTABLE FLYERS
- MEMBER ASSISTANCE
- BENEFITS DOCUMENTS
- UBC TRAINING PROGRAMS
- NEWSLETTER ARCHIVE
- AND MUCH MORE!



New York City District Council of Carpenters

BENEFIT FUNDS

If the hours reported on your behalf are incorrect, Benefit Shortages Report forms are available at www.nyccbf.org/member/benefit-shortages/. When submitting a Benefit Shortages Report, you must adequately prove your hours in Covered Employment. To do so, you must include copies of pay stubs for the payroll weeks that have the shortages with the form. **The Trustees have the sole discretion to determine whether your evidence is sufficient to establish the hours you claim to have worked in Covered Employment.**

Complete the Benefit Shortages Report and submit it along with copies of your pay stubs to:

Email Address: Shortages@nyccbf.org

OR

Fax: (212) 366-7830

OR

New York City District Council of Carpenters Benefit Funds

395 Hudson Street, 9th Floor

New York, NY 10014

Attention: Internal Delinquencies Department

*Benefit Shortages Reports should be filed within 14 days of the date the contributions were due so that the Fund Office can account for all your Covered Employment and ensure that you receive all Welfare and Pension benefits to which you are entitled. Benefit Shortages credits apply only to Welfare and Pension benefits. Annuity and Vacation benefits will only be paid out or credited *after* contributions are received from your employer.

If you have questions regarding logging into the Member Portal or filing benefit shortages, please contact our Member Services Department at (800) 529-FUND (3863) or (212) 366-7373.



"I highly recommend the MEND Program for assistance in choosing the right treatment for your child, yourself, or a loved one.

MEND offers a unique blend of guidance and support to members and families who are struggling. We are so grateful for their help with finding behavioral health resources and navigating treatment options."

-Anonymous NYDCCBF Parent

The Members Education and Network for Dependency ("MEND") Program gives NYDCCBF participants and their dependents access to confidential treatment for substance abuse and mental health issues.



Members Education & Network for Dependency

Contact Us:
The MEND program can be reached by phone at (212) 366-7590 or by email at MEND@nyccbf.org.
The program is located at 395 Hudson Street, New York, NY 10014, on the 5th floor.



New York City District Council of Carpenters
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Scan to visit the MEND Program page on nyccbf.org

Annual Reminder: Divorce and Your Benefits

We want to review the impact of a divorce on your benefits and your responsibility to the Funds if you become divorced.

► **Health Benefits:**

Question: How long does my ex-spouse (and, if applicable, stepchildren) remain covered under my Welfare Fund health coverage after I get divorced?

Answer: Until the last day of the month in which the judge signs your divorce judgment. If you or your ex-spouse notify the Welfare Department of your divorce within **60 days** of the date the judge signed your divorce judgment and pay the COBRA premiums, they will be eligible for COBRA coverage for up to 36 months. If the Welfare Fund does not receive notice of the divorce within 60 days, your ex-spouse and stepchildren will lose the right to COBRA eligibility.

Question: If I am paying a premium for Welfare Fund Retiree Coverage and my ex-spouse received Welfare Fund Retiree Coverage, how does a divorce affect my premium?

Answer: The cost of your monthly premium will be reduced.

Question: What notice is required? Who do I send it to?

Answer: Notify us of your divorce and provide a copy of your divorce judgment to the Welfare Fund as soon as the judge signs your divorce judgment and by no later than 60 days from the date the judge signed the divorce judgment.

Question: What happens if notice of the divorce is not timely provided?

Answer: You and your ex-spouse will have to pay the Welfare Fund the cost of any benefits and premiums paid on behalf of your ex-spouse or former stepchildren after the last day of the month in which the judge signed the divorce judgment. You and your current dependents risk losing health coverage if reimbursement is not made to the Welfare Fund. In addition, if notice is not provided within 60 days of the day the judge signed the divorce judgment, your ex-spouse and former stepchildren will lose their right to elect COBRA coverage.

Even if you think your former spouse has provided notice, we urge you to provide notice to avoid problems.

► **Vacation/Life Insurance/Accidental Death and Dismemberment (“AD&D”) Benefits**

Question: Does a divorce remove my ex-spouse as the beneficiary for my vacation, life insurance, and AD&D benefits?

Answer: No. To change your beneficiary for these benefits, submit a new beneficiary designation form to the Fund Office. You can obtain a beneficiary designation form by calling Member Services or visiting our website at www.nyccbf.org.

► Pension and Annuity Benefits

Question: What if my ex-spouse is entitled to part of my Pension or Annuity benefits?

Answer: You and your ex-spouse must obtain a **Qualified Domestic Relations Order** (“QDRO”) from the court. The requirements for a QDRO are described in the QDRO Procedures for the Annuity Fund and the Pension Fund which can be found by visiting the Funds’ website at www.nyccbf.org/member/pension and www.nyccbf.org/member/annuity. Keep the following points in mind if you will be getting a QDRO:

- To avoid increased legal expenses and delay if your QDRO is found to be deficient, feel free to submit a draft QDRO to the Fund Office for pre-approval before submitting the proposed order to the court.
- Obtaining a QDRO can take time so start the process as soon as possible to reduce delays when you apply for your Pension or an Annuity distribution, loan, or other withdrawal.
- If you have questions about QDROs, contact our Member Services Call Center at (800) 529-FUND (3863), and ask to speak to a representative from our Retirement Department.

Question: What if my divorce does not require that a QDRO be issued?

Answer: Even if your ex-spouse is not entitled to benefits through a QDRO, you should still review your Pension and Annuity beneficiary designations. Sometimes members mistakenly believe that a waiver of retirement benefits in a divorce judgment or separation agreement removes an ex-spouse as their beneficiary. Depending on the circumstances, the Benefit Funds may be required to pay benefits to your last designated beneficiary even though you are now divorced or even if your ex-spouse waived their rights to your benefits in your separation agreement or other waiver.

Question: How do I change my Pension and Annuity beneficiary?

Answer: To check or change your beneficiary for your Pension benefits, contact the Fund Office at (800) 529-FUND (3863). You can also find the form on our website at www.nyccbf.org.

To check or change your beneficiary for your Annuity benefits, visit www.empowermyretirement.com or call (833) 569-2433.

If you have questions, call our Member Services Department at (800) 529-FUND (3863).

Question: Can I change my form of pension if I get divorced after my pension has already started?

Answer: No. If your pension benefits are already in pay status at the time of your divorce, you cannot change your form of payment.



INTERESTED IN WORKING FOR THE NYCDCCBF?

To view the Fund Office’s current job openings, scan the QR code or visit www.nyccbf.org/jobs



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



REMINDER: Importance of Submitting Changes in Addresses to the Fund Office



During the course of a year, the Fund Office, along with our providers, such as Independence Administrators, Express Scripts, Anthem, UnitedHealthcare, and Empower, send paper mailings to your homes. Although electronic communication and social media have reduced the frequency of paper mailings, these mailings are sometimes still required due to legal requirements or informational purposes. Because of this, it is crucial that you provide the Fund Office updated home addresses any time you move or wish to receive mail at an alternate location. A failure to notify the Fund Office of your new address can cause you to miss out on important information and may affect your benefits.

To submit a Change-of-Address Form to the Fund Office, please do the following:

1. Obtain a Change-of-Address Form by visiting www.nyccbf.org or requesting one from the Fund Office by calling **(800) 529-FUND (3863)**.
2. Complete the form and return it, along with a copy of a valid photo ID, to the Fund Office. You can return Change-of-Address Forms to the Fund Office in the following ways:
 - **Mail-** NYCDCC Benefit Funds, Attn: Member Services, 395 Hudson Street, 9th Floor, New York, NY 10014
 - **Fax-** (212) 366-7845
 - **Email-** MemberServices@nyccbf.org
 - **In Person-** At Fund Office address listed above

SCAN THE QR CODE BELOW FOR A FILLABLE AND PRINTABLE CHANGE-OF-ADDRESS FORM

CHANGE OF ADDRESS NOTICE
MAIL TO: NEW YORK CITY BENEFIT FUNDS / NEW YORK STATE BENEFIT FUNDS
MEMBER SERVICES DEPARTMENT
395 HUDSON STREET, 9TH FLOOR
NEW YORK, NY 10014
TEL: (212) 366-7845
WWW.NYCCBF.ORG

PLEASE BE ADVISED THAT YOU WILL HAVE A PHYSICAL ADDRESS ON FILE
YOU MAY ALSO ELECT TO HAVE A P.O. BOX ADDRESS ON FILE FOR MAILING PURPOSES

NAME (LAST, FIRST, MIDDLE) _____
SOCIAL SECURITY # _____ DATE OF BIRTH _____
MARRIAGE STATUS (MARRIED, SINGLE, DIVORCED, WIDOWED) _____
LOCAL EMPLOYER _____ CITY _____ STATE _____
MEMBER CONTACT INFORMATION: HOME PHONE # _____ CELL PHONE # _____ EMAIL ADDRESS _____
EMERGENCY CONTACT INFORMATION: CONTACT NAME _____ CONTACT PHONE # _____ EMAIL ADDRESS _____
NEW PHYSICAL ADDRESS: _____
MAILING ADDRESS: _____
SIGNATURE _____ DATE _____
YOU MUST PROVIDE A COPY OF A VALID PHOTO ID



If you have any questions regarding changes in addresses, please contact our Member Services Department at (800) 529-FUND (3863).

Member Services Department at a Glance: Looking Back at 2024

2024 was a busy year for our Member Services Department! Fortunately, our Member Services team was once again up to the task as they fielded phone calls, answered Member Feedback Forms from our website, and met with members in person at the Fund Office. As always, the goal of our Member Services team was to make sure that everyone who was seeking help learned more about their benefits and received the answers and assistance they needed.

Please take a glance at our Member Services Department statistics for 2024, as we strive to make 2025 an even better year!

Member Services Department Statistics - 2024



Total Calls Answered:
58,285



Member Feedback Forms Answered (website): 418



Total Member Visits:
2,465



Total Member Interactions:
61,168

Do you need assistance? Our trained member services team is here to help you with your benefits questions.

- ***Annuity, Pension, & Welfare Benefits***
- ***Filing Benefit Hours Shortage Reports***
- ***Workers' Compensation Assistance***
- ***Retirement Applications***
- ***Short-Term Disability***
- ***Pension Disability***

If you have questions about your benefits, you can visit our website at www.nyccbf.org, call our Member Services Department at (800) 529-FUND (3863), or visit us in person at 395 Hudson Street, New York, NY 10014, 9th Floor.

FOLLOW US ON SOCIAL MEDIA

@NYCDCCBF

- Latest Benefits News
- Important Dates & Deadlines
- Fund Office Job Openings
- Member Spotlights & Photos
- Savings Opportunities
- Upcoming Events
- Provider Updates
- News Recaps
- Explainer Videos
- Carpentry Humor





BENEFITS *FUN*

Can you find all 15 words in the retirement-themed puzzle below?
 For answers to this puzzle, visit nyccbf.org/benefits-fun

B N B E N E F I T E Y I F A
 F E T L U M M A I T E I N O
 U F N S S F A M I L Y F R A
 T O Y E E A R E L A X I N G
 U R L I F E V L N E A T N S
 R M L V P I A I L G S G A L
 E U C M S V C E N Y E N T P
 A L L P S N V I L G U I U E
 N A T N N A N A A E S T E N
 N E A L R N N A Y R I S E S
 U I L T A A U E I Y Y E Y I
 I A G L Y F F S N N L V N O
 T F P E T A M I T S E T A N
 Y N N N P A Y M E N T O G G

WORD LIST

PENSION
 VESTING
 BENEFIT
 PLANNING
 SAVINGS
 FAMILY
 TRAVEL
 RELAXING
 ANNUITY
 ANALYST
 BENEFICIARY
 FORMULA
 ESTIMATE
 PAYMENT
 FUTURE

FREQUENTLY ASKED QUESTIONS WITH FRANK AND QUINN

<p>CHECK IT OUT, QUINN— NEW VEST! DO YOU LOVE IT?</p>	<p>IT'S...UM... HEY, SPEAKING OF VESTS: DO YOU KNOW HOW MANY VESTING CREDITS WE NEED TO QUALIFY FOR A PENSION UNDER THE NYCDCC PLAN?</p>	<p>YOU NEED 5 VESTING CREDITS TO RECEIVE A PENSION AT 65, BUT YOU NEED 15 VESTING CREDITS IF YOU WANT TO START COLLECTING AFTER 55.</p> <p>TO GET 1 FULL VESTING CREDIT, YOU NEED TO WORK AT LEAST 870 HOURS IN A YEAR.</p>	<p>AND THE BEST PART IS... I GOT YOU A MATCHING VEST!</p>
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LEARN MORE ABOUT YOUR PENSION PLAN AT NYCCBF.ORG/PENSION

Know the Difference: In-Network vs. Out-of-Network Benefits

We've recently received several questions from NYCDCC members regarding the costs associated with visiting Out-of-Network providers. To help you better understand your benefits and avoid paying high Out-of-Network rates, we're providing this summary of your In-Network and Out-of-Network benefits.

Out-of-Network Benefits

The NYCDCC Welfare Fund offers both **In-Network** and **Out-of-Network** benefits through Independence Administrators ("IA"). **However**, it is more costly to you when using **Out-of-Network** providers. **Out-of-Network** benefits have higher Annual Deductibles, Coinsurance, and Out-of-Pocket Maximums. In addition, you can be balance-billed for the difference between the **Out-of-Network** reimbursement rate and the billed amount.

How to Avoid Paying Out-of-Network Costs

Whenever possible, you should ask if a provider is in IA's network. It is not enough to ask if a provider merely "accepts" your insurance because they may be doing so at the **Out-of-Network** rate. It is up to you to make sure you use **In-Network** hospitals, facilities, and/or doctors so that you can save money. In fact, even if your **In-Network** primary physician refers you to another doctor and/or facility, you should make it a habit to confirm that the suggested doctor and/or facility is in IA's network.

Three Ways to Find In-Network Providers

1. Log into your account at www.MyIBXTPAbenefits.com
2. When scheduling an appointment with a new provider, confirm they are in-network.
3. Call IA at (833) 242-3330 and ask them to check for you.

DID YOU KNOW...

Eligible NYCDCC members have a defined-contribution Annuity Plan administered by Empower.

EMPOWERMYRETIREMENT.COM and the **EMPOWER APP** give NYCDCC members the ability to:

- Monitor investments
- View quarterly statements
- See your progress toward your retirement goals
- And much more

If you have questions/would like to know more about your account with Empower, please contact Empower Customer Service at (800) 701-8255.

You can learn more about the NYCDCC Annuity Fund by visiting nyccbf.org/annuity



DOWNLOAD THE EMPOWER APP TODAY!



Available on the
App Store



GET IT ON
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TOOL TIME

Notes & Reminders

PENSION BENEFIT STATEMENT AVAILABILITY

Every participant of the New York City District Council of Carpenters Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers Plan”) may request that the Fund Office provide them a statement of their accrued benefit in the Pension Fund or the Officers Plan once in any 12-month period. The benefit statement is an estimate of the monthly benefits you have earned as of the date of your request based on the most recent information available to the Pension Fund or the Officers Plan. To request a benefit statement, please submit a written request to the Fund Office.

You can also obtain information concerning your pension benefit at any time by visiting the NYCDCC Benefit Funds’ website at www.nyccbf.org, logging into the member portal located on the top right corner of the screen, and selecting the “View Pension Estimate” option.

Please keep the NYCDCC Benefit Funds updated on any changes in your contact information or marital status by contacting our Member Services Call Center at **(800) 529-FUND (3863)** or **(212) 366-7373**.

PENSION WITHHOLDINGS

You may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Fund or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations. To do so, please visit the Benefit Funds’ website at www.nyccbf.org, download the W-4P form, and submit the completed form to the Fund Office. You may also submit a signed letter indicating your filing status or specific amount you wish to have withheld.

If you have any questions, please contact the NYCDCC Benefit Funds at **(212) 366-7373** or **(800) 529-FUND (3863)**.



New York City District Council of Carpenters

BENEFIT FUNDS

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

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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 US

Address:

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

Member Services:

**(800) 529-FUND
(212) 366-7373**

Website:

**www.nycdbf.org
(Bookmark us!)**

Social Media:

@NYCDCCBF



Newsletter designed and edited by the NYCDCCBF Communications Department:
Gerard Minetello, Communications Manager - Johnny DiNapoli, Communications Coordinator

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.