

Late Season 2025

# BENEFITS TOOLBOX



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

## NYCDCC BENEFIT FUNDS WEBSITE CONTENT NOW AVAILABLE IN SPANISH VIA “GOOGLE TRANSLATE” FEATURE

The Fund Office is excited to announce that the NYCDCC Benefit Funds website, [www.nyccbf.org](http://www.nyccbf.org), now provides a Spanish text option via Google Translate. This feature is available by clicking the “Google Translate” button located on the top of our homepage.

By choosing this option, you can now read Spanish translations of web articles, printable flyers, Summary Plan Descriptions, and more. This feature is available on both the desktop and mobile versions of the website.

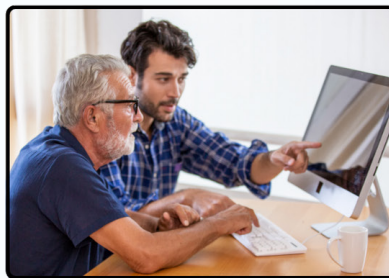
The Fund Office regularly updates our website as part of our commitment to providing accessible and engaging benefits information to our membership. We encourage all of our members to bookmark [www.nyccbf.org](http://www.nyccbf.org) and visit the site frequently to follow NYCDCC benefits news and updates.

**¡La información sobre los beneficios de NYCDCC en  
[nyccbf.org](http://nyccbf.org) ahora está disponible en español!**

### INSIDE THIS ISSUE:



NEW LIFE EVENTS FLYERS  
& BENEFITS KITS ONLINE  
PAGE 2



ELDER FINANCIAL ABUSE:  
WARNING SIGNS & PROTECTION  
PAGE 9



DEAR BENEFIT FUNDS:  
LEARN ABOUT VISION BENEFITS  
PAGE 10

# NOW AVAILABLE ON NYCCBF.ORG: LIFE EVENTS FLYERS & BENEFITS KITS

The Fund Office is excited to share new resources on our website: Life Events Flyers, an Active Member Welfare Benefits Kit, and a Retirement Funds Benefits Kit. These resources were created to help NYCDCC members and their dependents understand their benefits, while also ensuring you are keeping your benefits information up to date.



## LIFE EVENTS FLYERS

Life changes may affect who you wish to designate as a dependent/beneficiary for your Welfare (life insurance), Pension, Vacation, and Annuity benefits. On our Life Events Flyers page, you can find information regarding ten different life events, including marriage, moving, adding a child to your coverage, divorce, and more.

Visit [nyccbf.org/life-events](https://nyccbf.org/life-events) or scan the QR code to learn more.



Scan to visit  
the Life Events  
Flyers page.



## ACTIVE MEMBERS WELFARE BENEFITS KIT

This 11-page flyer kit highlights information regarding active NYCDCC members' welfare benefits, including medical benefits, dental benefits, vision benefits, hearing benefits, vacation benefits and more.

We recommend this kit to new NYCDCC members, dependents, and any member looking to learn more about NYCDCC benefits.

Visit [nyccbf.org/wp-content/uploads/2025/06/NYCDCC-Welfare-Benefits-Kit-June-2025.pdf](https://nyccbf.org/wp-content/uploads/2025/06/NYCDCC-Welfare-Benefits-Kit-June-2025.pdf) or scan the QR code to learn more.



Scan to visit the  
Active Members  
Welfare Benefits Kit



## RETIREMENT FUNDS BENEFITS KIT

This 8-page flyer kit highlights information regarding the NYCDCC retirement plan, including pension benefits, annuity benefits, our Retirement Services Department, and more.

We recommend this kit to NYCDCC members who are approaching retirement and looking to learn about their future benefits.

Visit [nyccbf.org/wp-content/uploads/2025/05/NYCDCC-Retirement-Funds-Benefits-Kit-May-2025.pdf](https://nyccbf.org/wp-content/uploads/2025/05/NYCDCC-Retirement-Funds-Benefits-Kit-May-2025.pdf) or scan the QR code to learn more.



Scan to visit the  
Retirement Funds  
Benefits Kit



## VISIT THE BENEFIT FUNDS ONLINE AT WWW.NYCCBF.ORG!

STAY UP TO DATE ON YOUR NYCDCC BENEFITS

- BENEFITS NEWS
- MEMBER LOG-IN
- VIDEO LIBRARY
- MEMBER ASSISTANCE
- BENEFITS DOCUMENTS
- PRINTABLE FLYERS
- NEWSLETTER ARCHIVE
- THE MEND PROGRAM
- BENEFITS FAQs
- AND MUCH MORE!



NYCCBF.ORG

# IMPORTANT NOTICE: Medicare Enrollment Responsibilities, Retiree Welfare Coverage, and YOU

If (1) you and/or your covered dependent(s) have *Retiree* coverage under the NYCDCC Welfare Fund (the "Welfare Fund") or (2) you are transitioning from *Active* coverage to *Retiree* coverage under the Welfare Fund, you **MUST** enroll in both **Medicare Part A** and **Medicare Part B** on the **earliest date that such coverage is available to you**. To reiterate, you **MUST** enroll in both **Medicare Part A** and **Medicare Part B** to have Retiree coverage through the Fund. (Note that the requirement to enroll in Medicare Part A and Medicare Part B also applies to members 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, your Welfare Fund coverage changes. 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 the Fund Office, 9th Floor
- **Mail**- NYCDCC Benefit Funds, Attn: Welfare Fund, 395 Hudson Street, 9th Floor, New York, NY 10014
- **Fax**- (212) 366-3301
- **Email**- [Welfare@nycgbf.org](mailto:Welfare@nycgbf.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 obligations to maintain Welfare Fund coverage, please contact our Member Services Department at **(800) 529-FUND (3863)** or **(212) 366-7373**. In addition, you may want to refer to the Welfare Fund's Frequently Asked Questions ("FAQs") that address a wide variety of topics related to Medicare and the Welfare Fund. The FAQs can be found by visiting the FAQ section of the Welfare page on our website at <https://nycgbf.org/member/welfare/>.

## 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 [nycgbf.org/annuity](https://nycgbf.org/annuity)



**DOWNLOAD THE EMPOWER APP TODAY!**



Available on the  
**App Store**



GET IT ON  
**Google Play**

# ANNUAL REMINDER: “Breaks in Service” Can Impact Your Future Pension Benefits

Your service credit, pension calculation, and pension eligibility can be affected if your Covered Employment is interrupted before you have qualified for a vested benefit. The effect of such an interruption depends on whether the interruption is a “one-year break in service” or a “permanent break in service.” In addition, even if you are vested, a one-year break in service can disqualify you from being eligible for a Disability Pension.

## ***One-Year Break in Service***

You have a one-year break in service when you fail to earn at least one-quarter of a Vesting Credit (i.e., when you fail to work at least 300 hours) in a calendar year.

### ***The following absences are not considered a break in service:***

- Periods of qualified military service during which you are entitled to service credit under federal law.
- Absence from work for maternity or paternity reasons due to pregnancy, the birth of your child, placement of a child with you in connection with an adoption, or to care for a child immediately following birth or adoption. Under this provision, up to one-quarter of a Vesting Credit is granted (1) in the year such absence begins, if necessary, to prevent a one-year break in service in that year, or (2) in the year following the year the absence began.
- If you receive a Disability Pension, recover, and return to Covered Employment before the end of the third month following the last month for which you received a Disability Pension, a special rule may help prevent a break that would otherwise occur in the calendar year in which you return to Covered Employment. As long as you have at least 300 Hours of Service in the 12-consecutive-month period immediately following the date you returned from disability, you will not incur a one-year break in the calendar year of your return.
- Qualifying periods of absence of up to 12 weeks under the Family and Medical Leave Act (FMLA) will not constitute a break in service if you return to employment in the period required under the FMLA.

Unless one of the rules above applies, periods of disability will **NOT** prevent a break in service.

Remember, if you have a one-year break in service **before** becoming vested, you will no longer be an Active Participant. If you have a one-year break in service **after** becoming vested, you will also cease to be an Active Participant, but you will be a Deferred Vested Participant.

## ***Repairing a One-Year Break in Service***

A one-year break in service may be temporary and subject to repair. If you return to Covered Employment and earn at least 870 Hours of Service within any two consecutive calendar years before you have a “permanent break in service,” your previously earned Vesting Credits and Benefit Credits will be restored.

### ***One-Year Break in Service Example:***

Tanya started Covered Employment in February 2019 and became a Plan Participant on January 1, 2020, after working 870 hours in 2019. Tanya earned 3 Vesting Credits as of December 31, 2021. Tanya did not work at least 300 hours in 2022 which resulted in a one-year break in service as of December 31, 2022.

If Tanya returns to Covered Employment and earns 870 hours over a consecutive two-year period **before** she has a permanent break in service, she will again become a Plan Participant and recover her 3 Vesting Credits.

*(continued on page 5)*



### ***Breaks in Service and Disability Pension***

In order to be eligible for a Disability Pension, you must be an Active Participant on the date that your disability began (as well as satisfying the other eligibility conditions). Assume that Carlos has 20 Vesting Credits and is age 50 as of December 31, 2021. Carlos leaves Covered Employment in 2022 for a new career in a different industry. Because Carlos did not work at least 300 hours in 2022, he had a one-year break in service as of December 31, 2022. Due to his one-year break in service, Carlos is no longer an Active Participant, but he is a Deferred Vested Participant. Unfortunately, Carlos becomes disabled in 2023. Carlos is not eligible for a Disability Pension from the Fund because he was not an Active Participant in 2023 when he became disabled. If Carlos has 15 or more Vesting Credits, he will have to wait until he reaches age 55 to apply for a Regular Pension before receiving benefits from the Fund. If Carlos had fewer than 15 Vesting Credits, he would have to wait until he reached age 65 to receive benefits.

### ***Permanent Break in Service***

If you have a permanent break in service, you will forfeit all of your Vesting Credits and Benefit Credits, and you will not be eligible to have that service restored.

If you have at least one Hour of Service on or after January 1, 1999, you have a permanent break in service if you have five or more consecutive one-year breaks in service and had earned fewer than five Vesting Credits before the break began.

When you have a permanent break in service, you permanently lose all Vesting Credits and Benefit Credits (and/or credit earned under the benefit formula) earned before the break and your participation is canceled. Your service credit cannot be restored even if you later become a Plan Participant.

### ***Permanent Break in Service Example:***

Phil started Covered Employment in March 2015 and became a Plan Participant on January 1, 2016 after working 870 hours in 2015. Phil has 2 Vesting Credits as of December 31, 2016. Phil did not work at least 300 hours in 2017 which resulted in a one-year break in service, and he did not return to Covered Employment in any year thereafter. Because Phil incurred five consecutive one-year breaks in service as of December 31, 2021, he permanently lost his 2 Vesting Credits. Phil's credit cannot be restored even if he becomes a Plan Participant again in the future.

If you have questions concerning breaks in service and how they may impact your pension, you can view the Summary Plan Description on the Benefit Funds' website at [www.nycrbf.org/wp-content/uploads/2024/04/NYCDCC-Pension-Fund-SPD\\_May-2024\\_Final-for-Website.pdf](http://www.nycrbf.org/wp-content/uploads/2024/04/NYCDCC-Pension-Fund-SPD_May-2024_Final-for-Website.pdf) or you can call Member Services at (800) 529-FUND (3863).



## ***INTERESTED IN WORKING FOR THE NYCDCCBF?***

To see our current job  
openings, scan the QR code  
or visit [www.nycrbf.org/jobs](http://www.nycrbf.org/jobs)



## Complete your Charles Johnson Jr. Memorial Scholarship Application for your College-Bound Child by December 15th

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 your child receives a bachelor’s degree, whichever occurs first. The maximum amount of the award is \$14,000 per student. We currently award 25 scholarships each year.

If your child is a high school senior and considering college, and you would like to apply 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>.

**Congratulations to all the 2025-2026 Charles Johnson Jr. Memorial Scholarship Winners!**



***Follow the Benefit Funds  
on Social Media!***

***@NYCDCCBF***





# BENEFITS *FUN*

Can you find all 16 words in the welfare-themed puzzle below?

For answers to this puzzle, visit [nyccbf.org/benefits-fun](https://nyccbf.org/benefits-fun)

X Z U M N I C T V O L W B E N E F I T S  
T F V V Y Q W O S C H O L A R S H I P N  
N E I L I A H S P M O M K V F P O V I E  
Y I S T F A H G C A D O C T O R Q D H P  
M E I F A B I C W O Y I S Y B C H K E R  
M Y O A A G V P F H V M Q H G B O T A E  
M I N T K L Y R T M X E E G U N S F L S  
P K P P I I W L N Q L D R N L Y P F T C  
Z Z P J K S A O B S A W V A T K I Z H R  
D B E R C E M S R N Q C Y I G Q T Q Y I  
E D D B H H B E H U W T Y O C E A Z F P  
D H F E Z A D W Y K J S O X Y T L G V T  
U O L J N I T K A P U W F Z E G D X W I  
C E U K V T W Y G I F S V D W Z Z Z Q O  
T F U O P F A T K U A C M E D I C A L N  
I W R V P G O L F Y C M Q C U L Z T Y C  
B P Y V F L R Y Q U U R L A D E D T E T  
L T B G I D S S H E A R I N G L F Q V P  
E D E P E N D E N T G A C S X K F G O R  
M D N B O S Y I P N S T U J A K R K C H

MEDICAL  
HOSPITAL  
DENTAL  
HEARING

VISION  
PRESCRIPTION  
TELEHEALTH  
SCHOLARSHIP

DEDUCTIBLE  
PROVIDER  
DEPENDENT  
COPAYMENT

COVERAGE  
DOCTOR  
HEALTHY  
BENEFITS

Learn more about NYCDCC Welfare Benefits on our website at <https://nyccbf.org/member/welfare/>



# REMINDER: FAILING TO PROMPTLY NOTIFY THE NYCDCC WELFARE FUND OF YOUR DIVORCE MAY RESULT IN OUT-OF-POCKET LIABILITY TO THE FUND AND LOSS OF HEALTH COVERAGE

Failing to report a divorce and to remove your spouse (and stepchildren, if applicable) from your health coverage through the NYCDCC Welfare Fund (the “Fund”) may cost you money and result in the loss of your health coverage if your former spouse incurs health claims after your divorce without electing and paying for COBRA.

## **How Does a Divorce Affect my Former Spouse’s Coverage Under the Fund? What Should I Do if I get Divorced?**

- Your former spouse is covered under the Fund until the last day of the month in which the judge signs your divorce judgment (the “Coverage Termination Date”).
- Immediately provide a copy of your divorce judgment to the Fund so that the Fund Office can terminate your former spouse’s eligibility for coverage.
- For your former spouse to qualify for COBRA coverage, you or your former spouse must notify the Fund 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:
  - o Your former spouse will lose their COBRA rights,
  - o You (along with your former spouse) will be personally liable for health claims paid by the Fund on behalf of your former spouse after their Coverage Termination Date; and
  - o You and your covered family members will lose their health coverage until the Fund receives reimbursement of the claims paid for your ex-spouse after the Coverage Termination Date.
- If you are a Retiree, your monthly premium will be reduced to reflect the removal of your former spouse from your Retiree Coverage.

**Example-** Johnny Carpenter’s divorce judgment is signed by a judge on April 11, 2025, which means that his ex-spouse Linda’s coverage under the Fund ends on April 30, 2025. (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. In August of 2025, Linda used her coverage for medical treatment. Because the Fund was not notified of the divorce, the Fund paid \$85,000 in medical claims on Linda’s behalf. In January of 2026, Johnny seeks to add his new spouse to his coverage, and he notifies the Fund of his divorce. The consequences of the late notice are as follows: (1) Johnny and Linda must pay the Fund \$85,000; (2) Linda no longer has the option to elect COBRA coverage; and (3) unless full reimbursement is made, Johnny and his other dependents will immediately lose their Welfare coverage.

## **Remember:**

- Do not put yourself in a situation where you could owe the Fund money and lose your health coverage and your family’s health coverage because you delayed in notifying us of your divorce. Even if you think your former spouse has provided notice, you should notify the Fund of your divorce to avoid these risks.
- While monthly COBRA premiums are expensive, they are far less expensive than incurring personal liability for claims and losing your coverage.
- If a divorce judgment or settlement agreement requires you to pay the cost of your former spouse’s health coverage after the divorce, this does not mean that your spouse remains eligible for spousal coverage under the Fund (unless COBRA if timely elected and paid for) nor does it excuse you from your notice obligations. Instead, it means that you have to pay for your former spouse’s health care premiums (such as COBRA premiums).
- 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).



# Elder Financial Abuse: Warning Signs & Protection

As an NYCDCC member, your hard work helps build financial security for you and your family in the form of pension benefits, annuity benefits, and savings. However, these assets can make members – especially older individuals – targets for exploitation, scams, and fraud. With this in mind, the Fund Office would like to share some information with you about elder financial abuse so that you may better protect your hard-earned benefits, your loved ones, and your future.

## ***What is Elder Financial Abuse?***

Elder financial abuse occurs when someone takes or misuses another person's money (or assets) for their own personal benefit. One common example is online or telephone fraud, where a scammer reaches out to an individual claiming to be someone they are not. The scammer may fraudulently claim to be a relative, or a representative of an organization such as a bank, charity, government office, law enforcement agency, or credit card company. Using these false pretenses, the scammer tries to get sensitive information from the elderly target, who may not recognize the fraud.

## ***Trusted Person Abuse***

Trusted person abuse is a form of financial exploitation committed by someone the individual knows. A trusted person can be a family member, friend, caregiver, or financial advisor. Because of their close relationship with the individual, the trusted person abuser often has access to personal and financial information they can manipulate for their own gain.

Examples of trusted person abuse include:

- Abusing power of attorney privileges;
- A family member or caregiver forging the individual's signature on financial documents, often to obtain property or assets; and
- Threatening to put an elderly individual in a nursing home unless they comply with the abuser's demands.

## ***Warning Signs of Financial Abuse***

In many cases of elder financial abuse, you will notice one or more of the following signs:

- A sudden increase in spending;
- Unpaid bills the elder would normally have the means to pay;
- Abrupt changes in the elder's will, insurance, trust, or other financial documents; and
- New "friends" or individuals in the elder's life who do not promote the elder's best interests.

## ***Protective Measures***

The following tips can help prevent financial exploitation and abuse:

- Never give any personal information to strangers over the phone or email. Always withhold your birthdate, social security number (including the last four digits), bank account information, and passwords.
- Always ask for more information in writing and get a second opinion before changing your power of attorney, wills, trusts, or any of your personal financial information.
- Never sign a blank financial or insurance claim form.
- Hire caregivers through a certified agency and check the caregiver's references.
- Have an objective third party review financial statements.

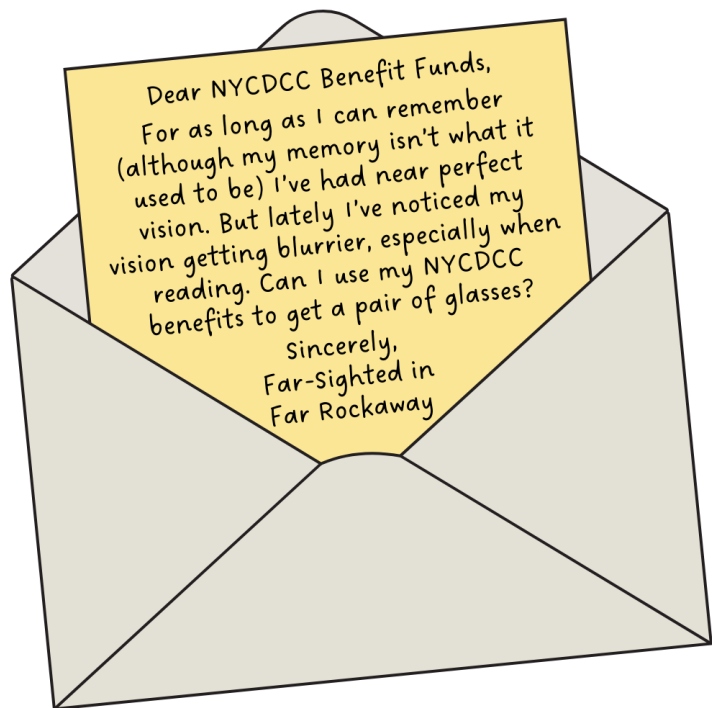
## ***Reporting Suspected Abuse and Additional Resources***

If you or someone you know may be a victim of elder financial abuse, we encourage you to visit the government websites listed below. These websites provide additional information regarding financial exploitation, as well as proper channels for reporting potential crimes.

- Elder Fraud and the FBI: <https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams/elder-fraud>
- Elder Fraud in New York State: <https://www.ny.gov/tips-preventing-elder-financial-exploitation>

# Dear Benefit Funds...

THE FUND OFFICE ANSWERS FREQUENTLY ASKED QUESTIONS



Dear Far-Sighted,

Yes! NYCDCC members and dependents are each entitled to an eye examination and new glasses or contact lenses once every 12 months (12 months = 365 days).

Vision benefits are provided through two networks of Providers—Comprehensive Professional Systems (“CPS”) and General Vision Services (“GVS”). You may use either network, or you may use a non-network Provider.

If you visit a Participating Provider, there are no out-of-pocket costs if the frames and lenses you select are part of the program. If the frames and lenses you select are outside the program, you will receive a credit towards your purchase.

The Fund will pay a Participating Provider a total of \$125. Up to \$25 is reimbursed for an eye exam, with the balance available for a pair of frames and/or lenses. If you visit a Non-Participating Provider, the Fund will reimburse you up to \$125 for the same package of services.

Enjoy your new glasses and happy reading!

## DO YOU HAVE A BENEFITS QUESTION?

In addition to calling our Member Services Department, you can also contact the Fund Office by submitting an online Member Services Form at [nycdbf.org/member-survey](https://nycdbf.org/member-survey).



### MSK Direct

**People Treated for Cancer at MSK  
Live Better, Longer**

**Don't Settle for Uncertainty.  
Get a Second Opinion.**

A second opinion from Memorial Sloan Kettering Cancer Center (MSK) can confirm your cancer diagnosis, reveal new treatment options, or help you avoid unnecessary care.

If you have been diagnosed with or suspect you have cancer, please don't wait.



**Memorial Sloan Kettering  
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code to learn more.



# TOOL TIME

## Notes & Reminders

### **NOTICE OF AVAILABILITY OF HIPAA PRIVACY NOTICE**

In accordance with the Privacy Rule under the Health Insurance Portability and Accountability Act ( “HIPAA”), the New York City District Council of Carpenters Welfare Fund (the “Fund”) follows certain procedures to protect the privacy of your Protected Health Information (“PHI”) maintained by the Fund. The Fund’s Privacy Notice describes how the Fund uses and discloses PHI and discusses your rights regarding your PHI. You can access the Fund’s Privacy Notice by visiting [https://nyccbf.org/wp-content/uploads/2025/05/Updated-HIPAA-Privacy-Policies-and-Procedures-Final\\_Updated-as-of-Dec-2024\\_Combined-Final.pdf](https://nyccbf.org/wp-content/uploads/2025/05/Updated-HIPAA-Privacy-Policies-and-Procedures-Final_Updated-as-of-Dec-2024_Combined-Final.pdf). You may also request a copy of the Privacy Notice by submitting a written request to the Fund Office at **395 Hudson Street, 9<sup>th</sup> Floor, New York, NY 10014**.

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### ***WOMEN’S HEALTH AND CANCER RIGHTS ACT (“WHCRA”) ANNUAL NOTICE- 2025***

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).





New York City District Council of Carpenters

## BENEFIT FUNDS

395 Hudson St. 9<sup>th</sup> 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.nyccbf.org](http://www.nyccbf.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.