

BENEFITS TOOLBOX



A publication of
the New York City
District Council
Of Carpenters
Benefit Funds

USING EMPIRE BLUECROSS BLUESHIELD'S "FINDING A DOCTOR" TOOL

Many times, finding a new doctor can be time consuming and stressful. Luckily, Empire BlueCross BlueShield has made this task fast and easy by introducing its updated "Find a Doctor" tool.

By using this tool, you can quickly look for an Empire BlueCross BlueShield provider who is close to you. This tool is especially helpful in making sure you're using in-network doctors, because unless it's an emergency, you'll have to pay more money out-of-pocket if you go to an out-of-network doctor or facility.

Empire BlueCross BlueShield's "Find a Doctor" tool is more useful than ever. It now also contains maps and step-by-step directions.

To go about finding a doctor on the Empire BlueCross BlueShield's website, simply go to www.empireblue.com and log in. You can also use your ID number or the first three letters to search without logging in. Under "Useful Tools" on the right, select "Find a Doctor." In this section, you can pick a type of provider, place, or name. After deciding on a type of provider, place, or name, choose "Search" to view your options.

When viewing your options, you can select a provider to see more information, such as:

- Address (select driving distance and directions to see a map with turn-by-turn steps)
- Training
- Specialties
- Languages spoken
- Phone number

The "Find a Doctor" online tool helps you find a doctor or facility that is the best fit for you. Not only is it convenient, but it also saves time and eliminates the hassle most people face in trying to find an in-network doctor or facility that is located near them.

Going mobile:

In addition to searching via online on your computer or laptop, you can also use your mobile device to search for doctors and other providers. Empire BlueCross BlueShield has created a free app from the App StoreSM or Google PlayTM. To locate this app, just search for "Empire BlueCross BlueShield" and download. No more getting lost on your way to the doctor! This app has a useful feature- you can get turn-by-turn directions to a doctor's office. By using this app, you can also view your ID card and refill prescriptions.

To get started right away, you can visit www.empireblue.com.

Message from the NYCDCC Benefit Funds



The NYCDCC Benefit Funds would like to wish all of you a happy fall season! As always, we hope you find the latest edition of our newsletter both interesting and informative. Our message to you at this time involves important information concerning reporting the Social Security numbers of your dependents per IRS reporting requirements. Please read the following very carefully and act accordingly.

***Social Security Numbers Needed for IRS Reporting Requirements**

Some of you may have already received or will soon be receiving a mailing from the NYCDCC Benefit Funds requesting Social Security Numbers (SSNs) for one or more of your dependents covered by the Welfare Fund. This mailing was scheduled to only be sent to members for whom the Welfare Fund does not have all of your dependents' SSNs. If you did not receive a letter, the Welfare Fund has all of the required information.

We understand that some of you may be reluctant to provide SSNs. Please understand that we are required by law to have this information for reporting purposes under the Patient Protection and Affordable Care Act. *(To learn more about this new reporting requirement, please see information regarding IRS Form 1095-B below.)*

Please be assured that this information will only be used for internal processing purposes and shared with the government under the guidelines required by law. As always, we will take every step to maintain the privacy of your information.

If you receive a letter from us requesting that you provide the SSN(s) for your dependent(s), please provide the requested information as soon as possible. Keep in mind that you may be subject to an IRS penalty for failing to provide tax reporting information.

As explained in the letter, there are two ways you can provide your dependent(s)' SSN(s) and supporting documentation:

1. Fax the name(s) of your covered dependent(s), their SSN(s) and supporting documentation to (212) 366-7372. Please make sure the name(s) and SSN(s) are legible.
2. Mail the name(s) of your covered dependent(s), their SSN(s) and supporting documentation to:

NYCDCC Benefit Funds
Attention: ACA Capital Checkup
395 Hudson Street, 9th Floor
New York, NY 10014

Please make sure the name(s) and SSN(s) are legible.

***IRS Form 1095-B to be Mailed in January 2016**

Starting in 2016, the Welfare Fund will be required to report to you and to the Internal Revenue Service (IRS) certain information about health coverage provided to you and your dependents in the prior calendar year. For 2016, this information will include the months you and your dependents were covered by the Welfare Fund in 2015. These forms are intended to show the Internal Revenue Service whether you and your dependents complied with the requirement under the Patient Protection and Affordable Care Act to have health coverage or whether you may owe a penalty for not having coverage. We will mail you Form 1095-B on or before January 31, 2016.

If you have any questions concerning these reporting requirements and your responsibilities, please call (212) 366-7378 and a Member Services Representative will assist you.

Sincerely,
NYCDCC Benefit Funds



Please Scan
with Smartphone

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Visit the NYCDCC Benefit Funds' Facebook Page to get:

- Breaking News
- Retirement Articles & Advice
- Tips For Using Prescription Drug, Medical, Dental, & Vision Coverage
- Wellness Tips
- A More Personal Connection
- And Much More!

Don't forget to find us on Facebook and “like us” at
www.facebook.com/NYCDCCBF



Breast Cancer Awareness



As we are sure you realized, October was Breast Cancer Awareness month. However, we'd like to remind you that it's always important for women (and even men to a certain extent) to stay diligent about checking their breasts for unusual hardness or lumps, not only in October, but throughout the year. Here's more information about breast cancer to keep in mind as you increase your awareness.

Cancer begins in the cells, which are the basic building blocks that make up tissue. Tissue is found in the breast and other parts of the body. Sometimes, the process of cell growth goes wrong and new cells form when the body doesn't need them, and old or damaged cells do not die as they should. When this takes place, a buildup of cells often forms a mass of tissue called a lump, growth, or tumor. Breast cancer occurs when abnormal cells grow in the breast and

invade the healthy cells. These cells then spread to other areas of the body.

Breast cancer is the most common cancer among women worldwide, claiming the lives of hundreds of thousands of women each year. In recent years, we have seen a gradual reduction in female breast cancer incidence rates among women aged 50 and older. Death rates from breast cancer have been declining since about 1990, in part due to better

screening and early detection, increased awareness, and continually improving treatment options.

All men and women are born with some breast cells and tissue. Even though males do not develop milk-producing breasts, a man's breast cells and tissue can still develop cancer. Even so, male breast cancer is very rare. Less than one percent of all breast cancer cases develop in men, and only one in a thousand men will ever be diagnosed with breast cancer.

Breast cancer in men is usually detected as a hard lump underneath the nipple and areola. Men carry a higher mortality than women do, primarily because awareness among men is less and they are less likely to assume a lump is breast cancer, which can cause a delay in seeking treatment.

Anyone who notices anything unusual about their breasts, whether male or female, should contact their physician immediately. Early detection of breast cancer increases treatment options and often reduces the risk of dying from breast cancer.

To learn more about breast cancer, visit <http://www.breastcancer.org/>.

DIVORCE AND YOUR BENEFITS



We understand that going through a divorce can be a very difficult and painful process. There are many issues that need to be considered, including your health, life insurance, accidental death and dismemberment, vacation, and retirement benefits. The following may be of help to simplify the necessary steps you need to take to ensure that we are notified properly of your divorce and that you have fully considered the impact of your divorce on your benefits.

- **Health Benefits:** Your former spouse will remain covered under your Welfare Fund coverage until the last day of the month in which your divorce is final. **It is extremely important that you provide a copy of your final divorce decree to the Welfare Fund within 60 days of the date of divorce.** If the Welfare Fund does not receive notice of the divorce within 60 days of the divorce, your divorced spouse will lose his/her COBRA rights. Additionally, a delay in timely notification will make you liable for any health claims paid by the Fund after your spouse ceased to be eligible. If you are a Retiree and your ex-spouse was on your Welfare Fund Retiree Coverage, the cost of your monthly premium will be reduced. Please contact Member Services for more information.
- **Life Insurance/Accidental Death and Dismemberment Benefits:** A divorce does **not** change your beneficiary or invalidate your prior designation of your former spouse as beneficiary for your life insurance and accidental death and dismemberment ("AD&D") benefits. If you are divorced and wish to change your beneficiary for these benefits, you must 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.
- **Vacation Benefits:** As with life insurance and AD&D benefits, a divorce does **not** change your beneficiary or invalidate your prior designation of your former spouse as beneficiary for your vacation benefits. If you are divorced and wish to change your beneficiary for your vacation benefits, you must 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.
- **Division of Pension and Annuity Benefits through a Qualified Domestic Relations Order:** If any portion of your benefits from the Pension Fund or the Annuity Fund is to be awarded to your ex-spouse, you will have to obtain a **Qualified Domestic Relations Order** ("QDRO") from the Court. A QDRO must meet certain requirements, as specified by federal law and as described in the QDRO Procedures for the Annuity Fund and the Pension Fund. You can obtain the QDRO Procedures for the Pension Fund by visiting the Funds' website and www.nyccbf.org/member/pension. You can obtain the QDRO Procedures for the Annuity Fund by www.nyccbf.org/member/annuity. In order to avoid unnecessary legal expenses and delay, please make sure you or your lawyer submit a draft QDRO to the Fund Office for pre-approval before submitting the proposed

order to the court. If you will be obtaining a QDRO, it is important to be aware that the process can sometimes take a long time. **We strongly encourage you to start the process of obtaining a QDRO as soon as possible so that there are no delays when you apply to start your pension or to obtain a distribution, loan, or other withdrawal from you Annuity Fund account.** If you have questions about QDROs and how they work, please feel free to contact our Member Services Call Center at (212) 366-7373, and they will put you in touch with a representative from our Retirement Department.

- **Pension and Annuity Benefits**
When There is No QDRO: Even if your ex-spouse will not be obtaining any portion of your retirement benefits through a QDRO, you should review your beneficiary designations. Sometimes people mistakenly believe that a waiver in a divorce judgment or separation agreement automatically means that an ex-spouse is no longer the beneficiary. That is not true. In fact, the Benefit Funds is generally required to pay benefits to the last beneficiaries you designated. It often does not matter that you divorced your last beneficiary or that your ex-spouse agreed to waive his/her rights to your benefits in your separation agreement or a waiver form. In short, if you have not changed your beneficiary designation in writing with the Fund Office and Prudential, your former spouse may receive your benefits after you die even if that is not what you intended. Fortunately, it is very easy to change your beneficiary designation if that is what you want to do. To check or change your beneficiary for your Pension benefits, please 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, please visit www.prudential.com/online/retirement or call **(877) 778-2100**.

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

It's of Primary Importance – to You and Your Family

You feel healthy. You don't get sick very often. So, that probably means you don't need a primary care physician (PCP), right?

Wrong! Of course you do.

Plainly put, a PCP can help you build a plan for a better life – and often times, those conversations are best begun while you are perfectly healthy. A PCP can have a big impact on your health simply based upon the relationship you have built with your doctor over the years.

Your doctor gets to know you as a person – your health history, your habits, your health goals – and helps you manage your overall progress. That kind of continuity of care provides tangible benefits that add up to better health results. Here are some examples of that:

- A PCP can keep you healthier as you age – According to a study in the *International Journal of Health*, states with more PCPs per capita have better health outcomes, including fewer deaths from cancer, heart disease, and stroke.
- A PCP gets to know you, which means that he or she might be more attuned to signs that indicate a sudden change in health. A PCP who knows you well might be more clued in to early signs of certain diseases, or be



more likely to take you seriously when you complain of generalized symptoms, than a doctor who sees you only once and doesn't realize you aren't your usual self.

- Your PCP can help you manage chronic conditions like asthma and diabetes so that they don't flare into critical situations that can land you in the emergency room.
- PCPs coordinate directly with specialists that you may need to see, and PCPs act like a quarterback, making sure all the health professionals you may be seeing function together as a team. That means less duplication of tests and fewer appointments. Oftentimes, a PCP can keep track of whether you are filling critical medications or attending crucial follow-up appointments with specialists.

Setting up a relationship with a consistent PCP while you're healthy can help you save time down the line if you ever are confronted with a serious illness. Once you've established care and set up that relationship, it's much easier for your PCP to also help you resolve routine, recurring matters over the phone or via email. Many PCPs are staying open later in the evening and at times on the weekend, saving you the time – and higher expense – of waiting in an urgent care or emergency room.

If you currently do not have a PCP, but would like to find one close to you that is in Empire's network, you can visit www.empireblue.com or call the Member Services number located on the back of your ID card.

Use In-Network Doctors and Facilities to Save Money

One of the best ways to save money when you need care is to use the Empire BlueCross BlueShield network. That's because they contract with doctors, hospitals, labs and other providers who agree to accept discounted prices. They can't ask for more than that amount! The cost savings can be huge—even thousands of dollars—depending on the care you need.

Always ask if a provider is in the network

It's up to you to make sure you use in-network hospitals, facilities, and doctors. In fact, even if your doctor refers you to someone else, you should always ask if the suggested doctor and/or facility is in the network. This includes when you have a hospital stay. It's important to make sure the doctors you see there (i.e. radiologist, anesthesiologist, pathologist) are in the network.

Three ways to stay in network

1. Log in to www.empireblue.com or the mobile application and pick the **Find a Doctor** tool.
2. When scheduling an appointment with a new provider, make sure to confirm they're in-network.
3. Call Empire's **Member Services** number on your ID card and ask them to check for you.

IMPORTANT NOTICE: Medicare Enrollment Responsibilities and YOU



If you and/or your covered dependents are eligible for Medicare, or become eligible for Medicare, and your current Fund eligibility is not based upon your (or a family member's) bank hours, please note that **Medicare** will have the primary responsibility for your claims. Because of this, the NYCDCC Welfare Fund will have secondary responsibility. This means you and/or your covered dependents **must** be enrolled in both Medicare Part A and Medicare Part B as soon as Medicare coverage becomes available. If you and/or your covered dependents are eligible for Medicare, but are not enrolled in both Part A and Part B, your Fund benefits will be limited to secondary responsibility. **As a result, your benefits will be less than expected and you will be subject to higher out-of-pocket costs.**

Again, if you and/or your covered dependents are not currently enrolled in both Medicare Parts A and B, please correct this issue as soon as possible because it is a requirement of the Fund.

With that in mind, all those eligible for Medicare but currently not enrolled in both Medicare Part A and Medicare Part B, should enroll immediately. In 2015 (for 2016 coverage), Medicare's Open Enrollment Period is **October 15th to December 7th**, so now is the time to act.

If you have any questions about this process, please contact our Member Services Department at **(800) 529-FUND (3863)** or **(212) 366-7373**. You can also contact Medicare directly by using their website (www.medicare.gov), or calling **(800) 633-4227**.

USE EXPRESS SCRIPTS' SPECIALIST PHARMACISTS TO HELP YOU WITH YOUR MEDICATION QUESTIONS

A simple conversation with an expert. It could mean the difference between wondering and actually knowing about such dangers as critical drug interactions.

As part of your NYCDCC prescription drug plan managed by Express Scripts, specialist pharmacists at www.express-scripts.com are ready to help if you have a medication question. They're specially trained in medications used to treat complex conditions like diabetes, heart disease, high cholesterol, high blood pressure, cancer, migraines, asthma and hemophilia. And the great news is, their services come at no cost to you as long as you are active in the plan!

Specialist pharmacists are just one part of an entire team of nurses and clinicians who can

advise you, answer your questions, and make sure you're getting the most out of your prescription drug benefit. Best of all, taking advantage of these free services is easy!

You can get in touch with Express Scripts' specialist pharmacists by visiting www.express-scripts.com, logging into the site, and choosing "Health Resource Center." After that, you can then click the link to ask your question. A specialist pharmacist will reply within minutes. If you do not have access to the internet, you can also call the phone number on your member ID card to utilize this service.

Make using prescription drugs easier on yourself by taking advantage of all Express Scripts has to offer!

Check out Express Scripts on the Web!

- Track Prescriptions and Home Delivery Refills
- Refill and Renew Prescriptions Automatically
- View Claim, Balances, and Prescription History
- Receive Alerts for Prescription-Related Safety Issues
- Search for Information about Prescription Drugs
 - Find Lower-Cost Prescription Options
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 - And Much More!

Stay up to date on your prescription drug benefit...
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AETNA DENTAL PLAN UPDATES

Did you know Aetna Navigator® provides all of your benefit and plan information in one place?

Once members sign up, they can:

- Find a primary care dentist or specialist
- View summary of coverage and benefits
- Save on health-related products and services
- Get instant access to claims and Explanation of Benefits statements
- Find forms and view/print ID cards
- Ask Ann, Aetna's Virtual Assistant

Need information on the go? You can access Aetna's most popular tools directly from your mobile device web browser.

Type in **www.aetna.com** from your web enabled mobile device or download the Mobile App from App Store and Play Store.

You will be able to:

- Find a dentist
- View your claims
- View your ID card information

If you still would like to contact Aetna by phone, you can call (855) 201-8436.

**Do you have Questions
about your Dental Coverage?**

**Contact Aetna at (855) 201-8436, or
visit their website at www.aetna.com.**

**Aetna will be happy to assist you with all of
your dental coverage questions and needs.**



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, 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 filling out a Charles Johnson Jr. Memorial Scholarship application for your child, you must submit it by December 15th. You can obtain an application by visiting International Scholarship and Tuition Services' (ISTS) website at <https://aim.applyists.net/NYCDCC>, or by visiting our Scholarship section at www.nycCBF.org.

Check out the NYCDCC Benefit Funds Website!



- Breaking News
- Benefits Information & FAQs
- Electronic SPDs & SMMs
- Preventive Care & Wellness Section
- Printable Benefits Flyers
- Benefits Video Library
- *Benefits Toolbox* Newsletter
- Member Portal & User Guide
- Important Contact Information
- And Much More!

Stay informed about your benefits...
Check us out at www.nycCBF.org!

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Common Injuries Sustained by Workers in the Carpentry Industry and How to Prevent Them

Workers in construction areas, such as those in the carpentry industry, are known to have some of the most dangerous jobs. Construction sites have the highest rate of injury in comparison to other hazardous work environments.

Even the most experienced workers in the carpentry industry are prone to accidents on the job. The rising occurrences of construction site injuries are usually due to unsafe acts or hazardous conditions. This is a major problem not only because of the injuries incurred by the workers, but also because of the high medical costs associated with these accidents.

The most common areas affected by injuries are hands, fingers, knees, and back. Usually these injuries are related to some sort of sprain and/or strain of the muscle.

Risk factors for injuries of hands, fingers, knees, and back may include:

1. Forcefulness or muscle effort.
2. Awkward body posture.
3. Repetitive work.
4. Vibration from hand tools.
5. External contact stress from tools and sharp objects.



6. Lifting.
7. Pushing, pulling, and tugging.
8. Twisting, reaching, sideways bending, unequal lifting.
9. Working in a single position.
10. Whole body vibration.

Preventing injury to hands and fingers:

- Use lightweight power tools that contain safety guards. If they are uncomfortable to use, they are probably not fit for use for longer periods of time.
- Never carry nail guns with the trigger depressed.
- Use work gloves to provide support and protection from sharp edges.

Preventing injury to back:

- If materials are too heavy, use mechanical load shifting devices, like cranes, material hoists, forklifts, and hand trucks to move materials around the site rather than lifting them yourself.
- Heavy or awkward loads should have lifting points or handles fitted. They should be ordered in smaller containers, if possible, to prevent a lifting injury.
- To prevent back injury from slips and falls, make sure to use guard railings, or physical barriers, if available.
- To avoid tripping hazards, make sure to remove all unwanted tools and construction materials from the work site.

Preventing injury to knees:

- The use of tools with extension handles for example, nail guns and caulking guns, can reduce the strain to your knees.
- Try your best to avoid lengthy contact with hard surfaces and sharp edges. Wear protective gear, like, kneepads, gloves, shoulder pads, or cushioned insoles in shoes for comfort and protection.
- If possible, try not to hold the same postures for extended

periods of time. This can prevent repetitive strain to your body.

Injuries from construction accidents could be prevented with proper education, training, and equipment. Even with rigorous safety training, there can be occasions where workers do not follow certain safety protocols. To prevent this from happening to you, make sure you are aware of and adhere to current and correct safety procedures. You can always

seek safety information from your Local Union and the District Council as well.

Be safe... Don't let preventable accidents happen to you on the work site!

Learn more about injury prevention in the workplace by visiting: <https://www.osha.gov/dsg/topics/safetyhealth/index.html>

Tool Time

Notes and Reminders

Women's Health and Cancer Rights Act (WHCRA) ANNUAL NOTICE- 2015

Did you know that your plan, as required by 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 the NYCDCC Benefit Funds at (212) 366-7300 or (800) 529-FUND (3863).

Compliance & 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 Julie Block, 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:

Julie Block, 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:

jblock@nyccbf.org
Julie@muellerblock.com
complianceandethics@nyccbf.org

Website:

Visit www.nyccbf.org and click on the "Report a Compliance Issue" link located at the bottom of the screen.

"No Gift" Policy

The New York City District Council of Carpenters Benefit Funds is committed to a work environment in which the highest standards of ethics and conduct are maintained in all aspects of our operations.

As the holiday season is approaching, we want to remind all members that the Benefit Funds' Compliance and Ethics Program prohibits employees from accepting any gifts, payments, or anything of value, from any member, service provider, or contributing employer. The purpose of this policy is to ensure that our members and providers are dealt with impartially, and to also avoid any conflict of interest issues with our employees. Your cooperation in this matter is greatly appreciated.

If you have any questions about our Compliance and Ethics policy or have concerns you wish to report, please contact:

Julie Block
Chief Compliance Officer
395 Hudson Street, 9th Floor
New York, New York 10014
(212) 366-7533
jblock@nyccbf.org

NYC District Council of Carpenters Benefit Funds
395 Hudson Street
New York, NY 10014



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New York City District Council of Carpenters Benefit Funds

Benefit Funds Office 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
www.facebook.com/NYCDCCBF

*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.