

OCTOBER 2014

# BENEFITS TOOLBOX



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

## AETNA DMO DENTAL COVERAGE NOW EFFECTIVE, PRIMARY CARE DENTIST MUST BE SELECTED

**O**n October 1, 2014, dental coverage through Aetna DMO became effective for all eligible NYCDCC Welfare Fund participants and dependents. As part of being introduced to this new dental plan, eligible participants should have received mailings from the Benefit Funds advising them that they, along with their dependents, were required to select a Primary Care Dentist (PCD) in Aetna's network to access care.

This information was posted on our website at [www.nycdbf.org](http://www.nycdbf.org) and our Facebook page at [www.facebook.com/nycdccbfbf](http://www.facebook.com/nycdccbfbf). Per these communications, eligible participants and dependents were required to select their PCDs by September 10th so that their dentists' names would be reflected on their new ID cards.

Any eligible participants and/or dependents who have still not



selected a PCD will have received ID cards that say, "No Election." If you have a "No Election" ID card, this means that you currently **CANNOT** access your coverage through the Aetna DMO. Again, to begin using your coverage, you **MUST** select a PCD. Below are the instructions for how you can select a PCD. If you have not done so, please complete this process as soon as possible.

### Option #1 – Call Aetna Member Services

- Call Member Services at **(855) 201-8436** between 8am and 6pm to speak with an Aetna representative.
- Have the Social Security Number and Date of Birth of the participant available.

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## Message from the Executive Director



Welcome to the fall edition of **Benefits Toolbox**. It's hard to believe summer is in our rear-view mirror, but time really does fly!

Since the last edition of the **Toolbox**, the Welfare Fund Trustees were happy to announce a restoration of dental benefits and a 50% reduction in the monthly retiree premium for welfare benefits. As we know all too well, back in 2012, benefits were reduced as a result of simple economics; expenses exceeded income by a large margin. The long term health of the Welfare Fund was at risk and difficult decisions had to be made at the time. Since then, the contributions and allocations to the Welfare Fund have increased, and combined with the effectiveness of the benefit cuts to reduce costs, the negative economic condition of the Fund has been reversed. Once these economics improved, the Trustees spent significant time and energy focusing on the architectural design of the benefit plan including, income and expenses, expected future costs and trends, and evaluating the most prudent ways to address the future of the plan. One part of the discussion was restoration of certain benefits and whether or not that could be accomplished in a financially responsible manner for the near and long term. This was accomplished, partially, through the use of a fully insured dental plan.

The new Dental DMO provides an increase in the benefits available compared to that of the previous dental benefit plan. Specifically, it has no deductibles, no annual maximums, 100% coverage of preventive and basic care, and 80% coverage for major dental care. To allow for this increased level of benefits and to control costs going forward (so the Fund doesn't end up back in a similar situation of spending more than it's receiving), the plan requires the use of primary care dentists from the Aetna network.

Going forward, the Welfare Fund Trustees will continue to evaluate the effectiveness of the restored benefits, as well as the overall financial condition of the plan and the architectural plan design, to ensure the plan is keeping up with the changing times and the needs of plan participants.

Additionally, there have also been some important changes at the Benefit Funds Office over the last year. These changes were made to ensure we are providing the best possible service to the participants of the Benefit Funds. We upgraded the website, which includes direct access for members to obtain information about their own benefits in a secure environment, and we also added a Facebook page as another way to increase communication. The Facebook page has quickly topped 450 "likes" already. In fact, when we announced the reinstatement of Dental Benefits and the reduction in the Retiree Medical Premium on the Facebook page within one hour of the Trustees decision, it had over 3,500 views by the next morning. Welcome to the world of social media! Of course, we also started producing this quarterly newsletter, and extended the hours of our Member Services Department for answering the phones and handling walk-in visits. We've also made a lot of behind the scenes changes as well, such as improvements to the vacation check process, which resulted in the September checks going out by September 5th. This represents an improvement in the timing of delivery. We'll continue to look at ways to improve the performance of the Funds Office for all those that we serve.

The Benefit Funds Office also had a team participate in the annual NYC District Council of Carpenters Charity Softball event in September. This allowed members of our staff to meet and talk with plan participants and their family members. We even brought representatives from Empire, Express Scripts, Aetna, and Prudential, who set up booths to provide information about plan benefits. The event was a success and we plan to participate again next year.

Finally, this issue of the **Toolbox**, in addition to information about the new dental DMO, contains important articles about how to report benefit shortages, the Scholarship Program, a change in the vendor for our life insurance benefit (not a change to the benefit itself), and a proactive step by the Welfare Fund to cover certain preventive breast cancer medications at \$0 co-payment. On the financial wellness side, there is an article by Prudential, which discusses managing risk in your Annuity portfolio.

I hope you enjoy this issue, and remember, there is always, something to be thankful for... Appreciation changes everything!

Sincerely,

*Ryk Tierney*

Executive Director  
NYCDCC Benefit Funds



## The NYCDCC Benefit Funds is on Facebook!

Breaking News ■ Tips for Using Health & Prescription Drug Coverage ■ Wellness Tips  
Retirement Articles & Advice ■ A More Personal Connection ■ And Much More!



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# THE IMPORTANCE OF FILING BENEFIT SHORTAGES REPORTS

New York City District Council of Carpenters Benefit Funds  
395 Hudson Street, New York, N.Y. 10014 • Phone (212) 366-7300

Attention: Internal Delinquencies Department

## BENEFIT HOURS SHORTAGE REPORT

Your Name: \_\_\_\_\_  
(Please Print) Last First Middle Signature

Address: \_\_\_\_\_  
City State Zip

Social Security No. \_\_\_\_\_ Local Union No. \_\_\_\_\_

Home Phone Number: \_\_\_\_\_ Job Phone Number \_\_\_\_\_

If you do not receive the amount of Benefit Hours to which you are entitled from your employer, you should file this Benefit Hours Shortage Report. **This report should be filed within 14 days of the date the Benefit hours were due**, so that the Benefit Funds can account for all your work in covered employment and ensure that you receive all benefits to which you are entitled.

**T**he NYCDCC signatory contractors have an impressive record of timely payment of benefits. However, there may be times that your employer fails to report the proper amount of hours worked to the Benefit Funds. In those instances where you believe there is a benefit shortage that has not been resolved by your employer, it is important that you file a Benefit Shortages Report. While working in Covered Employment (employment in which your employer is required to make contributions to your benefits), failure by the employer to report your proper hours worked could result in you losing Welfare eligibility.

This is why it is extremely important for you to keep track of your hours and report any mistakes to the Benefit Funds. Remember, you need 250 hours worked per quarter to attain Welfare eligibility, and you can only “bank” up to 750 extra hours, so it is crucial that you are credited for every hour you have worked for your employer.

**So what steps can you take to make sure that all of your hours worked are reported by your employer to the Benefit Funds? And if they aren’t, how can you fix the problem? We have compiled the following checklist for you to answer these questions:**

1. Save all of your pay stubs so that you can easily keep track of the amount of hours you work each week.
2. Visit our website at **www.nycgbf.org**, click on the “Member Portal” located at the top right corner of the screen, and login using your username and password.
3. View your work hours reported by your employer and compare that number with the amount compiled on your pay stubs.
4. If you discover that your hours have been underreported, you must file a Benefit Shortages Report. To locate the form, you can visit our website at **www.nycgbf.org/member/benefit-shortages/**.
5. Once you complete the report, you must send a copy, along with your relevant pay stubs to: **New York City District Council of Carpenters Benefit Funds, Attention-Internal Delinquencies Department, 395 Hudson Street, New York, NY 10014 or you can fax a copy of your completed form and pay stubs to: (212) 366-7830.**
6. If you have any questions concerning the Benefit Shortages Report, you can call the Internal Delinquencies Department at **(212) 366-7390.**

**\*Please note that all benefit shortage hours reported can only be credited toward the time period in which they were actually worked. No hours can be rolled forward to future time periods.**

# October is Breast Cancer Awareness Month



According to the *American Cancer Society*, an estimated 232,340 women were newly diagnosed with invasive breast cancer in 2013. Additionally, although it's considered rare, an estimated 2,240 men were diagnosed with breast cancer in 2013 as well. These alarming statistics prove that breast cancer continues to be a major threat to the health of today's society. Due to breast cancer's constant threat to human lives, the *American Cancer Society*, beginning in 1985, dubbed the entire month of October "Breast Cancer Awareness Month."

Today, "Breast Cancer Awareness Month" has grown into a national outreach program that has clearly had a positive impact on a victim's ability to survive breast cancer. In fact, as of 2012, over 2.9 million women were currently living with and surviving breast cancer! Now

more than ever, those who are unfortunate enough to be diagnosed with breast cancer have a fighting chance to survive and live a normal life.

Of course, a large part of breast cancer awareness is knowing ways to prevent it, or in cases where that is not possible,

taking steps to diagnose it early. Here, we have listed ways you can decrease your risk for getting breast cancer, and ways you can have it diagnosed early if prevention is not possible. Although these tips are generally geared toward helping women, men should pass these tips along to their female loved ones, and also seek out a doctor for themselves if they notice any changes in their own breasts.

## Breast Cancer Awareness Tips

- **Limit your alcohol intake.** Alcohol use is associated with an increased risk of breast cancer. Women should limit intake to no more than one drink per day, regardless of the type of alcohol. The more alcohol you drink, the greater your risk of developing breast cancer.
- **Do not smoke.** Accumulating evidence suggests a link between smoking and breast cancer risk, particularly in pre-menopausal women. In addition, not smoking is one of the best things you can do for your overall health, as it can also be the cause for a number of other cancers, including but not limited to, lung cancer, and other illnesses.

- **Get regular breast cancer screenings.** Women should follow their doctor or health care provider's recommendations to decide what type of screenings they need and how often they need it. If a woman is at high risk for breast cancer, such as having a mutated BRCA 1 or BRCA 2 gene (genes that normally produce tumor suppressor proteins, but do not work properly if mutated), has a strong family history, or has had high-risk benign breast disease in the past, she should talk with her doctor about other options which might include:

- **Extra screenings.** For some women, MRI or ultrasound screenings can add valuable information to regular mammogram screenings;
- **Estrogen-blocking drugs.** Women with a family history of breast cancer or who are over age 60 should talk to their doctor about the pros and cons of estrogen-blocking drugs such as tamoxifen, raloxifene, and aromatase inhibitors (Now covered 100% as "Preventive Care Medications" under the NYCDCC Welfare Fund Plan.)

- **Control weight and be physically active.** Being overweight or obese increases the risk of breast cancer. This is especially true if obesity occurs later in life, particularly after menopause. Physical activity can help women maintain a healthy weight, which, in turn, helps prevent

breast cancer. For most healthy adults, the Department of Health and Human Services recommends at least 150 minutes per week of moderate aerobic activity or 75 minutes of vigorous aerobic activity weekly, plus strength training at least twice a week.

- **Eat healthy.** Make an effort to embrace a diet high in vegetables and fruit, and low in sugared drinks, refined carbohydrates, and fatty foods. Also try to eat lean protein such as fish or chicken breast, and eat red meat in moderation. You should also attempt to eat whole grains, and choose vegetable oils over animal fats.
- **Breast-feed child after pregnancy.** Women who just recently had a child or plan on having one in the near future, may want to consider breast feeding.

Studies show that breast-feeding may play a role in breast cancer prevention. The general belief is that, the longer a woman breast-feeds, the greater the protective effect.

- **Avoid exposure to radiation and environmental pollution.** Medical-imaging methods, such as computerized tomography, use high doses of radiation, which have been linked with breast cancer risk. Women should reduce their exposure by having such tests only when absolutely necessary. While more studies are needed, some research suggests a link between breast cancer and exposure to the chemicals found in some workplaces, gasoline fumes, and vehicle exhaust.

**For more information about breast cancer, you can visit [www.cancer.org](http://www.cancer.org).**

## NYCDCC Welfare Fund Now Fully Covers Preventive Breast Cancer Medications

As of October 1, 2014, the NYCDCC Welfare Fund is pleased to inform you that all preventive breast cancer medications have a \$0 copay, if you are an eligible female participant or dependent who is age 35 or older. According to the Affordable Care Act (ACA), the NYCDCC Welfare Fund was required to fully cover these medications by July of 2015, but the Board of Trustees voted to approve the full coverage earlier to the benefit of female participants and eligible dependents. The following preventive breast cancer medications now have a \$0 copay:

- **Tamoxifen (generic)**
- **Raloxifene (generic)**
- **Soltamox (Tamoxifen liquid) (brand)**

There is no action required on your part to receive these medications at \$0 copay. If you have any questions regarding this change, please call Express Scripts at (800) 939-2091 or visit their website at [www.express-scripts.com](http://www.express-scripts.com).



## Your Retirement Investments— Managing Risk

**W**hen it comes to investing, there are various types of risk. While most people tend to think of market risk, meaning the possibility that an investment will decline in value, retirement investors also face several other types of risk. Understanding the various kinds of risk is important, as it can help you make educated investment choices for your retirement accounts.

### Types of Risk

- **Inflation Risk**—The possibility that the growth of an investment may not keep pace with the average rate of inflation. For example, if your investment is earning 2.5% each year, but inflation is averaging 3% annually, you're losing purchasing power.
- **Market Risk**—The possibility of losing money due to a decline in the price of an investment. Stock investments are most commonly associated with market risk.
- **Interest Rate Risk**—The possibility that an investment will decline in value with a rise in interest rates. For example, an older bond that pays a lower rate of interest becomes less valuable than a newer one that pays a higher rate.
- **Longevity Risk**—The possibility that investors will outlive their retirement income.
- **Business Risk**—The possibility that a particular company or industry won't perform as expected.
- **Currency Risk**—Changes in the exchange rate between currencies can affect the value of foreign investments, for better or worse.

## Balancing Risk and Reward

Most successful investors don't always take the highest risk—nor do they try to avoid it. Avoiding risk altogether can be a risk itself. Money that is not invested will likely lose purchasing power due to inflation, so potentially making money through investments requires you to consider the various kinds of risk, and find a balance among a range of investments to manage that risk.

## The Importance of Time

To a degree, risk tolerance is a function of time. Investors who have more time to let their investments grow may be in a better position to use higher-risk/higher-yield investments than those who need their money right away. With this in mind, when you choose your investment mix, consider both your feelings about risk and your years to retirement.

## Managing Risk

Allocate your assets among a variety of investments (such as stocks, bonds, and stable value investments), thereby spreading out your investment risk. For your Annuity Fund account, you can use GoalMaker®, which helps you select from among the available investment options.



**Understanding the various kinds of risk is important, as it can help you make educated investment choices for your retirement accounts.**

Please keep in mind, application of asset allocation and diversification concepts do not ensure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

### Learn more

Access your Annuity Fund account by going to [www.nyccbf.org](http://www.nyccbf.org). From there, click the "Annuity" link, where you will see the new Annuity Fund website. Through the site, you can access your personal account and find helpful retirement planning tools and resources. Click the "Access Your Account" link to log in.

For questions or more information about the New York City District Council of Carpenters Annuity Fund, please call

Prudential Retirement® at **1-877-PRU-2100** (1-877-778-2100). Participant Service Representatives are available weekdays from 8 a.m. to 9 p.m. ET.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Prudential Financial encourages participants to consider their other assets, income and investments when enrolling in the GoalMaker program. We also recommend participants periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company, Hartford, CT, or its affiliates.

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# Understanding the Dangers of Prescription Drugs



**Not only is prescription drug abuse on the rise in this country, but it also knows no age. Unfortunately, the young and old alike are vulnerable to the dangers of prescription drugs. Consequently, this makes the dangers of prescription drug abuse especially important for everyone to understand.**

Often, the seriousness of prescription drug abuse is disguised by the misconception that prescription drugs are safe because they're prescribed by a doctor. This just isn't true! The danger with any drug, be it prescribed, or illegal, is the potential for abuse and addiction. In fact, because there is

such potential for abuse and addiction among these legal drugs, many prescriptions have now been placed in the same category as opium or cocaine by the US Drug Enforcement Administration (DEA).

Prescription drug abuse causes the largest percentage of deaths from drug overdosing in the country. Moreover, research shows that prescription drug abuse lends itself to major health problems such as an irregular heartbeat, seizures, hostility, and paranoia, among others.

That being said, let's take a look at some types of abused prescription drugs and the harmful effects they can have on the human body.

**Depressants**— Sometimes called "downers," depressants slow brain function. They include sedatives and tranquilizers. Two common tranquilizers are Seroquel and Haldol. Some common sedatives are Xanax, Valium, and Klonopin.

- Long-term use of depressants can produce depression, chronic fatigue, breathing difficulties, sexual problems, and sleep problems.
- Depressants may also increase the risk of high blood sugar, diabetes, and weight gain.

**Opioids and Morphine Derivatives**— These drugs are generally referred to as painkillers. They act on the nervous system to relieve pain. Some common opioids

are Tylenol with Codeine, OxyContin, Percocet, and Demerol.

- Some short-term effects are: drowsiness, slowed breathing, constipation, unconsciousness, nausea, and coma.
- Long-term effects are physical dependence and withdrawal symptoms, which include restlessness, muscle and bone pain, insomnia, diarrhea, vomiting, and cold flashes.
- The body adapts to the presence of the drug and when less of the drug is used, or the drug is stopped, the body produces the above mentioned withdrawal symptoms.
- Tolerance can also occur, which means an individual will have to increase the amount of the drug in order to achieve the same high.

**Stimulants**— Sometimes called “uppers,” this class of drugs is intended to increase energy and alertness. One of the most common prescription stimulants is Ritalin.

- Some short-term effects are: exhaustion, apathy, and depression. There can be a lasting “down” that follows the “up,” which leads individuals to want the drug again in an attempt to alleviate negative feelings.
- Long-term effects are feelings of hostility or paranoia (resulting from repeated high doses over a short period of time).
- May also result in dangerously high body temperature and an irregular heartbeat.

**Antidepressants**— These are psychiatric drugs that are often used to treat depression. Some common drugs are Prozac, Paxil, Celexa, and Zoloft.

- There are many effects that these drugs can have. Studies have shown that they can include the following: insomnia, irritability/agitation, nervousness/anxiety, violent thoughts and actions, suicidal thoughts or suicide, tremors, irregular heartbeat, aggression, criminal behavior, confusion and incoherent thoughts, paranoia, hallucinations, and psychosis.

We understand that the work our participants do is labor intensive, and that aches and pains, broken bones, and injuries are a reality of the trade. We also understand that prescription drugs may be prescribed as a means of treatment. Our goal here is to

educate and bring awareness to the dangers of these drugs, so that you and your family can make informed decisions about possible treatment options, and have the ability to address any concerns you may have about a loved one’s possible drug abuse.

If you, or a loved one is suffering from prescription drug abuse, you can contact **Empire BlueCross BlueShield at (800) 553-9603 or [www.empireblue.com](http://www.empireblue.com)**, and a representative will walk you through the process of locating an appropriate treatment facility. You can also contact the **NYCDCC Benefit Funds at (212) 366-7300 or (800) 529-3863** and a Member Services Representative will assist you.

***\*If you feel the situation is an emergency, please call 911 for immediate assistance***

## ***Express Scripts is on the Web!***

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**Stay up to date on your prescription drug benefit... Visit [www.express-scripts.com!](http://www.express-scripts.com)**



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- Review Primary Care Dentists who participate in the Aetna DMO plan by going to **www.aetna.com** and following these instructions:
  - Scroll down the page and select “Find a Doctor, Dentist, Facility, or Vision Provider.”
  - Choose to search our Public Directory located towards the bottom of the page.
  - Elect Dentist (Primary Care).
  - Enter your Zip code.
  - Select the Dental Maintenance Organization (DMO®) plan.

- Provide the name to the Aetna Member Services Representative.

**Option #2 – Register for Aetna’s Member Services Website – Aetna Navigator®**

- Go to **www.aetna.com**.
- Choose Logon/Register from the Menu Bar.
- Select “Sign Up Now” & follow the step-by-step instructions included on the next pages.

- Once you are registered, log onto the site and select “Find a Doctor, Dentist or Facility.”
- Choose “Dentist (Primary Care).” The site will provide a list of Primary Care Dentists in your area.
- Select “Make My Primary Care Dentist” next to the provider you choose. It’s that easy!
- You may also assign Primary Care Dentists for your dependents by selecting “Change Primary Care Doctor for another member” after you have completed your election.

## REMINDER: Complete your Charles Johnson Jr. Memorial Scholarship Applications by November 15th

As we mentioned in the July edition of **Benefits Toolbox**, 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, although this number is subject to change at the discretion of the Board of Trustees.

If you are interested in filling out a Charles Johnson Jr. Memorial Scholarship application for your child, you must submit it by November 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**.

## The NYCDCC Benefit Funds is on the Web!

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



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



GUARDIAN®

## NYCDCC Welfare Fund Switches Life Insurance Provider to Guardian

After undertaking a competitive bidding process that featured an in-depth financial analysis of offers from several companies, the NYCDCC Welfare Fund's Board of Trustees approved a switch in the Fund's life insurance provider from *Metlife* to *The Guardian Life Insurance Company of America (Guardian)*.

The good news for NYCDCC Welfare Fund participants is that your life insurance benefits (including Accidental Death & Dismemberment benefits) have remained the same. Concerning this change,

no action was required on your part for it to take effect. The beneficiary card you previously filled out will continue to apply as well.

You should have already received a letter from *Guardian* detailing the change. To learn even more about your life insurance benefit and new provider, you can also contact *Guardian* directly at (800) 525-4542, visit their website at [www.guardiananytime.com](http://www.guardiananytime.com), or call our Member Services Call Center at (800) 529-FUND (3863) or (212) 366-7373.

## Tool Time

## Notes and Reminders

### Women's Health and Cancer Rights Act (WHCRA) ANNUAL NOTICE- 2014

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 strives to maintain the highest standards of ethics

and conduct in all aspects of our operations. Because of this, the Board of Trustees has adopted and implemented a Compliance and Ethics Program (CEP). The CEP explains the Benefit Funds' policies for how we conduct our business and sets forth standards for everybody who works at the Funds.

#### Reporting

If you are unsure of whether an action is permitted by applicable law or the Benefit Funds' policies, you should contact the Chief Compliance Officer. All of us are responsible for preventing violations of law and for speaking up if we are aware of or have concerns about inappropriate conduct.

All Benefit Funds members or employees can 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. Reporters can provide their 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](mailto:jblock@nycCBF.org)  
[Julie@muellerblock.com](mailto:Julie@muellerblock.com)  
[complianceandethics@nycCBF.org](mailto:complianceandethics@nycCBF.org)

#### Website:

Visit [www.nycCBF.org](http://www.nycCBF.org) and click on the "Report a Compliance Issue" link located at the bottom of the screen.



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



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## New York City District Council of Carpenters Benefit Funds

### 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](http://www.nyccbf.org)  
[www.facebook.com/NYCDCCBF](https://www.facebook.com/NYCDCCBF)

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