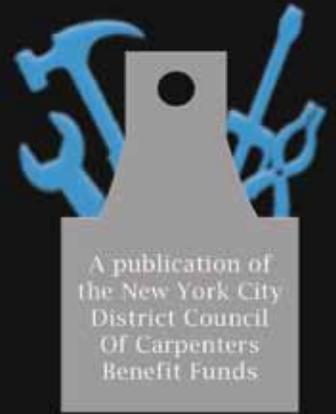


BENEFITS TOOLBOX



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

Emphasis on Member Services at the NYCDCC Benefit Funds Pays Dividends

In the “Early Season” edition of our *Benefits Toolbox* newsletter last year, we conducted an interview with Dave Stewart, the Executive Director of the NYCDCC Benefit Funds. In the course of that interview, a major theme that emerged from Mr. Stewart’s answers was an emphasis on member services and a vow to continuously improve upon the strong base that had already been developed. As we move forward in 2018, we thought it would be a good time to look back on some of the processes and programs we put in place in 2017 to help us improve your member services experience.

- **Implementation of Welfare Eligibility Department**

- In early 2017, we reported to you that we were working on implementing a Welfare Eligibility Department to “ensure the accuracy and timeliness of our health benefit procedures and processes.” As of now, we are happy to report that the Welfare Eligibility Department is fully staffed and has indeed greatly improved the overall functionality of our Welfare program. We consider the creation and implementation of this department a huge step toward an improved member services experience.

- **Creation of Email and Robo Call Programs for Enhanced Communications**

- As we also reported last year, we introduced a feature to

the private Member Log-In area of our website that allows you to provide us your email addresses. With this information, we created an Email Blast program that now enables us to reach nearly 17,000 active participants, retirees, and surviving spouses. Additionally, we now have access to a

Robo Call program, which allows us to send urgent, targeted messages to the primary phone number we have listed for you in our system. This program was particularly useful when we quickly needed to reach you regarding activation of your rapid! PayCards and/or solicitation of your bank account numbers for direct deposit vacation payments.

- **Launching of Robust Training Program for Member Services Department Staff**

- In mid-2017, we launched a new and robust training program for Member

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Emphasis on Member Services at the NYCDCC Benefit Funds Pays Dividends

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Services Department staff, which among other processes, called for the creation of a Trainer/Quality Assurance position. This position is tasked with providing training tools to the staff that gives instructions on how to administer or offer advice to you regarding a significant number of welfare and retirement benefits. Thus far, the program is showing great results, as staff turnover rate has dropped, while the knowledge base of the Member Services Department has tangibly

grown. In turn, this has led to you having an enhanced experience.

- **Redesign/Upgrade of Website and Integration of Social Media Pages**

- Although the public section of our website (www.nyccbf.org) was already state-of-the-art in 2017, we undertook a redesign/upgrade that further enhanced the website's aesthetics, improved functionality, and integrated our Facebook (www.facebook.com/nycdccbf) and Twitter (www.twitter.com/nycdccbf) feeds.

Now, you can have an even better experience following all of your benefits news online!

- As a whole, we are very pleased with how our plan to improve your member services experience has progressed thus far and we hope you are equally as pleased with our improved services. Now, as we close the door on 2017 and look toward the rest of 2018 with great enthusiasm, we would like to take one more look back at what our Member Services Department accomplished last year.

MEMBER SERVICES DEPARTMENT STATISTICS

2017 Calendar Year (January 1, 2017-December 31, 2017)

Total Calls Answered: 114,669

Member Feedback Forms Answered (website): 449

Total Walk-Ins: 5,480

Total Members Serviced: 120,598

Check out the NYCDCC Benefit Funds Website!



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



New York City District Council of Carpenters Benefit Funds

The mission of the Benefit Funds Office is to properly administer the plans of benefits and deliver superior service to our members in all respects.

The New York City District Council of Carpenters Benefit Funds are administered by a joint Board of Trustees consisting of union-designated and employer-designated trustees. The Board of Trustees is responsible for establishing benefits, adopting rules and regulations, and overseeing the operations of the Funds, with the assistance of

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SMARTPHONE



Stay informed about your benefits... Visit us at www.nyccbf.org!

Annual Reminder: Divorce and Your Benefits

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. We hope that the following information helps to simplify the necessary steps you need to take to ensure that we are notified properly of your divorce and assists you in fully considering 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 the judge signs your divorce judgment. **It is extremely important that you provide a copy of your divorce judgment to the Welfare Fund as soon as possible after the judge signs the divorce judgment because your former spouse's coverage will terminate at the end of the month in which the judge signed the divorce judgment. You and your former spouse will be liable for any benefits paid on behalf of your former spouse after the last day of the month in which the judge signed the divorce judgment. In addition, in order for your former spouse to be eligible for COBRA coverage, you or your former spouse must provide notice of your divorce 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 former spouse will lose his/her COBRA rights. Additionally, as noted, a delay in timely notification will make you liable for any health claims paid by the Fund after your spouse ceased to be eligible. Even if you think your former spouse has provided notice, we urge you to provide notice to eliminate any doubts since you will both be responsible for any claims paid in error. 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 at www.nyccbf.org/member/pension. You can obtain the QDRO Procedures for the Annuity Fund by visiting 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 your Annuity Fund account.** If you have questions about QDROs and how they work, please contact our Member Services Call Center at (800) 529-FUND (3863), 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).

Lasik Eye Surgery Discounts Now Available to NYCDCC Welfare Fund Participants



Like most health plans, the New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”) does not cover Lasik eye surgery as a benefit. However, there are discounts available as a result of being a Welfare Fund participant. These discounts are available through Empire BlueCross BlueShield (“Empire”) and General Vision Services (“GVS”). If you are interested in Lasik eye surgery and would like to learn more about these two discount plans, please see the following information.

- **Empire BlueCross BlueShield** — Empire now offers Lasik eye surgery discounts through the Premier Lasik Network. By using this network, you can save up to 15% on all in-network providers, with prices as low as \$695 per eye, depending on the provider selected and the extent of corrective surgery needed. To learn more, visit www.premierlasiknetwork.com/#/benefits or call **(866) 767-2179**.
- **General Vision Services** — GVS now offers Lasik eye surgery discounts through QualSight, a leader in the Lasik marketplace. QualSight offers costs 40%-50% less than average national prices, with single eye procedures starting as low as \$945. For more information, visit www.qualsight.com/-gvs or call **(888) 568-0308**.

Choosing Investments for Your Annuity Fund — How to Use GoalMaker

Choosing your investment mix is one of the most important steps you can take to help yourself prepare for retirement. That's why through Prudential, the New York City District Council of Carpenters ("NYCDCC") Annuity Fund offers GoalMaker®, an easy-to-use asset allocation program available to you at no additional cost.

GoalMaker can help you take the guesswork out of choosing investment options in the Annuity Fund. Based on your years until retirement and your investor style, you can choose between one of 12 portfolios made up of investment options in the Plan. The percentage allocations by asset class were developed by Morningstar Associates LLC, a respected industry leader.

If you enroll in GoalMaker, your account will be rebalanced on a quarterly basis to ensure that it matches your original allocation. If you choose the optional **Age Adjustment feature**, your allocations will shift over time to match the portfolio that is appropriate for the number of years you have left to retirement. Portfolios gradually become more conservative as members near retirement to help protect assets already accumulated.

GoalMaker accounts are fully accessible to assure you maintain flexibility and control. There are no surrender charges and members can change their GoalMaker portfolios or opt out of the program at any time.

How to learn more

You can access your Annuity Fund account by going to www.nyccbf.org. From there, scroll over the "Member" tab and click the "Annuity" link. Once there, you will see the link to Prudential's custom website for NYCDCC Annuity Fund participants on the right side of the screen. Upon clicking that link, you will be redirected to the website, which will allow you access to your personal account and other helpful retirement planning tools and resources. Click the "Access Your Account" link to log in. ***Please note that your login information for Prudential**

is different from what you use for the NYCDCC Benefit Funds' website.

After you enter your username and password, click on the Plan name to go to the Account Details page. On the left-hand side of the page, click the "Transfers" link if you would like to reallocate your current holdings on your own, or click "GoalMaker" if you would like to use the automatic allocation program.

Keep in mind that an asset allocation strategy does not ensure safety of principal. **It is always possible to lose money while investing in securities**, even if you have done your best to choose an asset allocation model that matches your situation.

If you have specific questions or need more information about the NYCDCC Annuity Fund, please call Prudential Retirement® at (877) PRU-2100 (877-778-2100). Representatives are available weekdays from 8 a.m. to 9 p.m. ET.

For general questions about your Annuity Fund, you can call our Member Services Department at **(800) 529-3863 (FUND)**.

Updated NYCDCC Annuity Fund Summary Plan Description ("SPD") for Collectively Bargained Employees Now Available

The Fund Office recently completed a new NYCDCC Annuity Fund Summary Plan Description ("SPD") for Collectively Bargained Employees. Effective July 1, 2017, this new SPD replaced your previous SPD and all Summaries of Material Modifications ("SMMs") related to the Annuity Fund that were distributed prior to July 1, 2017.

Those of you who are participants in the Annuity Fund should have already received the new SPD in the mail. Additionally, you can also access the new SPD digitally on our

For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Fiduciary rule or otherwise. If you need investment advice, please consult with a qualified professional.

GoalMaker is an optional tool and available at no additional cost. GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. 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.

Morningstar Associates is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Morningstar Associates provides consulting services to Prudential with respect to the GoalMaker model portfolios and in no way acts as an investment advisor to investors of Prudential's products or services. The GoalMaker model portfolio allocations were developed by Morningstar Associates within a set of guidelines determined by Prudential. The extent to which Morningstar Associates' recommendations are implemented within the models is at the sole discretion of Prudential. Morningstar Associates is not affiliated with Prudential. The Morningstar name and logo are registered marks of Morningstar, Inc.

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Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. You can lose money by investing in securities.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

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website at any time by visiting www.nyccbf.com/member/annuity/ and clicking the SPD image.

Please note that specific questions related to your Annuity account should be directed to Prudential. You can contact Prudential directly at (877) PRU-2100 or by visiting their website at www.prudential.com/nycdccbf.

If you have any general questions related to the Annuity Plan or SPD, you can contact our Member Services Department at (800) 529-FUND (3863).

To Go to the Emergency Room or Not... That is the Question



Emergencies can happen any time and at any moment. This goes for whether you accidentally cut your finger while making dinner, or your child develops a fever in the middle of the night. When these circumstances come up, how do you know if it's a true emergency? Should you go to the Emergency Room ("ER") or not?

When determining an answer to this question, you should keep in mind that the main purpose of an ER is to provide 24/7 life-saving care if you feel a medical problem cannot wait for a doctor's office to open or it cannot be treated effectively by an Urgent Care Center or other alternative option. This is especially true if you believe that you're in serious physical danger if you're not treated immediately. Specifically, ERs should be used to treat major medical emergencies (including heart attack symptoms, trouble breathing, severe or uncontrollable bleeding, or stroke signs). However, many people unfortunately use the ER as a place to receive urgent or basic care without realizing it. By doing this, you are spending more than you need. A trip to the ER may cost over three times as much as it would at your doctor's office. **(Additionally, under the NYCDCC Welfare Fund Plan, there is a \$200 copayment for an ER visit if you are not admitted within 24 hours.)**

It's important to recognize that "urgent care" is not necessarily "emergency care." Urgent Care Centers are same-day clinics that can handle a wide range of conditions that need to be treated right away but are not emergencies. They can usually do

X-rays, lab tests, and stitches. Urgent Care Centers are typically open extended hours, including nights and weekends. It is a great option when doctor appointments are unavailable or if you need treatment outside of office hours.

Additionally, Retail Health Clinics (often pharmacies or grocery stores) treat basic symptoms like cough, sore throat, rash, or minor fever. Similar to Urgent Care Centers, Retail Health Clinics are usually open extended hours including nights and weekends. Although they are open similar hours to Urgent Care Centers, Retail Health Clinics are limited to only treating those basic symptoms that technically do not need to be treated right away.

Generally, if your condition is not an emergency, it is always recommended

that you visit your family doctor if possible. The key to deciding whether or not you can see your family doctor is checking how long you have to wait for an appointment and weighing that against the severity of your medical problem. To determine this, common sense factors in. For example, there's no point in waiting five days to see your family doctor for a sore throat or a bladder infection. Usually, your doctor will make time in his or her office every day to treat patients with acute emergencies. If you choose to see your family doctor, carefully describe your issue to the receptionist or nurse when you call to make your appointment. They should let you know whether the doctor can see you that day or not.

As always, regardless of where you ultimately decide to get treated, you should make sure the facility is "in-network" so that the out-of-pocket costs are less and you are taking full advantage of your coverage. If you cannot decide where to get treated, Empire BlueCross BlueShield has a 24/7 NurseLine where you can speak with a registered nurse. Just call (877) 825-5276 for free advice!

NYCDCC Benefit Funds Revamps Website Design, Functionality

In a continued effort to improve our communications with you, the New York City District Council of Carpenters ("NYCDCC") Benefit Funds recently underwent a revamp of our website with the goal of enhancing both its design and functionality. With a sleek new look, integration of our social media content, and easier navigation, the public section of our website, where you can find various information about your benefits including breaking news, Summaries of Material Modifications ("SMMs"), Summary Plan Descriptions ("SPDs"), Frequently Asked Questions ("FAQs"), and much more, is now

more accessible than ever! We also redesigned the mobile version of our website to ensure that access via your Smartphones is simpler and more readily available.

We hope that these positive changes, which took effect in February of 2018, will encourage even more of you to utilize our already popular website. Accessing the public section of our website, as well as the password-protected Member Log-In area, remains the quickest way for you to obtain information about your benefits.

You can check out our revamped website by visiting www.nyccbf.org!

MEND CORNER

Recognizing and Treating Alcoholism



What is Alcoholism?

Alcoholism, clinically referred to as Alcohol Use Disorder, is a disease that includes alcohol craving and continued drinking despite repeated alcohol-related problems, such as job jeopardy.

What are the four main characteristics of Alcohol Use Disorder?

- **Craving:** A strong need, or compulsion, to drink alcohol.
- **Impaired control:** The inability to limit one's drinking on any given occasion.
- **Physical dependence:** Produces physical withdrawal symptoms in the absence of alcohol.
- **Tolerance:** The need for increasing amounts of alcohol in order to feel its effects.

What are signs and symptoms of Alcohol Use Disorder?

- Decreased involvement in extracurricular activities.
- Loss of interest in work or school.
- Depression.
- Lack of interest in family and/or friends.
- Preoccupation with drinking.
- Restlessness.
- Inability to control drinking.
- Erratic behavior.

- Violent behavior.

Withdrawal Symptoms

Symptoms may occur from two hours to four days after stopping alcohol. People may experience:

- **Whole body:** Shakiness, sweating, or loss of appetite.
- **Behavioral:** Agitation, restlessness, or irritability.
- **Gastrointestinal:** Nausea or vomiting.
- **Also Common:** Fast heart rate, tremor, anxiety, disorientation, headache, insomnia, nervousness, or seizures.

Treatment Options

- **Detoxification ("Detox"):** This is the highest level of care, where individuals receive medically monitored treatment to safely detox from alcohol.
- **Residential Treatment ("Rehab"):** All residential treatment programs require that an individual live at the program during treatment. These programs typically involve attending group therapy sessions and individual therapy sessions.

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- **Intensive Outpatient Programs (“IOP”):** An IOP is a program that includes group therapy, individual therapy/ case management, and medication management. The frequency of attendance is typically three times (3) a week, but may be as frequent as five days (5) a week depending

on the circumstances. Some IOPs have evening programs to accommodate those who work or attend school.

- **Outpatient Services:** This is the lowest level of care, where individuals receive treatment from a therapist, psychiatrist (to prescribe medication),

psychiatric nurse practitioner, or an addiction counselor within a private practice or clinic setting.

If you or an eligible dependent is struggling with substance abuse, please contact the MEND Program at (212) 366-7590 or by email at Mend@nyccbf.org.



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SUMMARY OF MATERIAL MODIFICATIONS

NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS WELFARE FUND

To: Active Participants of the NYCDCC Welfare Fund
From: Board of Trustees of the NYCDCC Welfare Fund
Date: January 2018
Re: Change in Life Insurance Providers; Change in Scholarship Program Benefit;
Implementation of New York Paid Family Leave Law

This Summary of Material Modifications (“SMM”) is intended to notify you of important changes to the New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”). Please read this SMM carefully and share it with your family. You should keep it with your Welfare Fund Summary Plan Description (“SPD”) and other SMMs.

Change in Life Insurance Providers – Effective August 1, 2017

Effective August 1, 2017, the Welfare Fund made a change in life insurance providers from Guardian to Amalgamated Life Insurance Company (“Amalgamated”). If you need to contact Amalgamated regarding your life insurance benefit, you can reach them by phone at (914) 367-5000. You can also contact them by mail at:

Amalgamated Life
333 Westchester Avenue, N101
White Plains, NY 10604-2910
Attn: Policy Services

Change in Scholarship Program Benefit – Effective August 1, 2017

Effective August 1, 2017, the Scholarship Program Benefit has been expanded to include book expenses in addition to tuition, room, and board expenses. For more information about the Scholarship Program Benefit, you can contact the Fund Office at (800) 529-FUND, or visit our website at www.nyccbf.com/member/scholarship-benefit/.

Implementation of New York Paid Family Leave Law – Effective January 1, 2018

The New York Paid Family Leave (“PFL”) law became effective on January 1, 2018. PFL requires job-protected, paid time off from work for private employees:

- to care for a seriously ill family member;
- to bond with a newborn, adopted, or foster child; or
- for military exigency (as defined by the Federal Family Medical Leave Act).

Full-time employees, which are defined by PFL as employees with a regular schedule of 20 or more hours per week, will be eligible for coverage after 26 weeks of consecutive employment, while part-time employees will be eligible after 175 days of employment.

The law requires private employers with one or more employees working in New York State to provide paid family leave coverage effective January 1, 2018. The Welfare Fund will provide this benefit to active participants of the Fund who meet the above eligibility criteria, subject to the following exceptions:

1. If an employer contributes to the Fund pursuant to a collective bargaining agreement (“CBA”) on behalf of an employee who has elected to have such contributions reciprocated to another welfare fund pursuant to a reciprocal agreement, such employee is not a participant in the Fund and shall not be eligible for PFL coverage from this Fund notwithstanding that contributions have been made on his/her behalf (since the contributions are or will be reciprocated to another Welfare Fund).
2. If an employer contributes to the Fund on behalf of a non-bargaining unit employee under a participation agreement and such employee is not covered by the Fund for short-term disability, such employee shall not be eligible for PFL from the Fund.
3. Participants employed by the City of New York shall not be eligible for PFL from the Fund.

You may obtain a claim form from the Funds’ website at www.nyccbf.org or by contacting the Fund Office at (212) 366-7300 or (800) 529-FUND (3863). You will need to complete Part A of the claim form and submit that, along with twenty-six weeks (26) of pay stubs for the period immediately preceding your effective leave date, in order to determine eligibility and benefit payment. Payment will be issued by Wesco Insurance Company, the insurer for this benefit. Failure to provide the appropriate documentation will result in a delay and/or possible denial of the claim. The claim form and all necessary documentation should be sent to the following:

VIA MAIL
welfare@nyccbf.org
NYCDCC Welfare Fund
395 Hudson Street, 9th Floor
New York, NY 10014

VIA FAX
(212) 366-3301

To learn more about PFL, visit the official website of New York State at www.ny.gov/programs/new-york-state-paid-family-leave.

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 a statement of his/her accrued benefit from the Pension Fund or the Officers Plan. You may request such a statement 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.

Tool Time

Notes and Reminders

Pension Withholdings

Please keep in mind that you may change your current withholding options regarding your monthly benefits from the NYCDCC Pension Fund (the “Pension Fund”) or the Retirement and Pension Plan for Officers and Employees of the NYCDCC and Related Organizations (the “Officers Plan”). If you would like to change your withholding options, please go to the Benefit Funds’ website at www.nycCBF.org, download the W-4P form, and submit it 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)**.

Compliance and 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 Allan Bahn, 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:

Allan Bahn,
Chief Compliance Officer
New York City District Council
of Carpenters Benefit Funds
395 Hudson Street, 9th Floor
New York, NY 10014

Work Phone:

(212) 366-7533

Confidential Hotline:

(646) 484-1665

Email:

ABahn@nycCBF.org
Complianceandethics@nycCBF.org

Website:

Visit 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
395 Hudson Street
New York, NY 10014



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Statement of Nondiscrimination

The New York City District Council of Carpenters Welfare Fund (the “Welfare 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.

* The New York City District Council of Carpenters Welfare Fund 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

New York City District Council of Carpenters Benefit Funds

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*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.