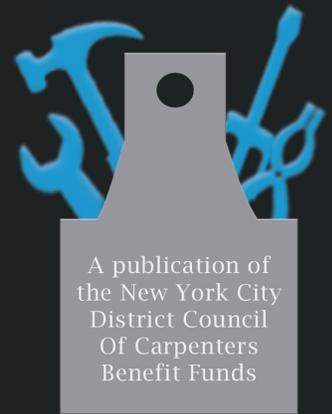


Early Season 2019

BENEFITS TOOLBOX



MEMBER SATISFACTION IS ALWAYS OUR PRIMARY GOAL

While member satisfaction has always been a primary goal for the Fund Office, we've placed a great deal of emphasis on it over the past few years. We understand how important the various benefits you work so hard for are to you and your families. We also understand how difficult it can be

when hard times hit, such as the loss of a loved one. During such an emotional and difficult time, we strive to make what can be a very confusing process as seamless as possible. And nothing is more rewarding than receiving a "thank you" note from a participant who we were able to help.

To start off 2019, we decided to share one of the wonderful "thank you" letters we received from a participant who lost her husband.

After you read the letter, don't forget to also check out page 10, which summarizes our Member Services Department statistics for 2018.

Happy 2019!

NYC District Council of Carpenters Benefit Funds
Dec. 4, 2018

Dear friends:

I wanted to send this note of thank you for all your kind assistance during this difficult time.

With the loss of my husband, who was a member of Local 926 for 50 years (he just passed that anniversary), it has been a challenging time.

Your staff has been so supportive in helping me through this. The insurance my husband had was an unexpected blessing that I'm so grateful for. It truly could not have come at a better time, with all the expenses we incurred taking care of my husband at home with an extended illness.

I know you are very busy and must have to deal with many issues every day that are unpleasant. I hope this note of sincere thanks helps bring a smile to you, as you have with your patience and kindness.

My husband always felt he was part of a family with the union, and he was right.

Most Sincerely,
R.M.

IMPORTANT NOTICE: BMI to Conduct Dependent Eligibility Audit on Behalf of the NYCDCC Welfare Fund

The New York City District Council of Carpenters Welfare Fund (the "Fund") has contracted with BMI Audit Services, LLC ("BMI") to perform an audit of the dependent(s) enrolled in its plan. The audit is scheduled to begin in early **April 2019**. If you have an enrolled dependent(s), you will soon receive a letter from the Fund Office providing you further information, and eventually an audit packet from BMI that will require you to take action by verifying your dependents. Be sure to open and review any future mailings you receive from the Fund Office or BMI regarding the audit.

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 (“AD&D”), 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 assist 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 notify us of your divorce and provide a copy of your divorce judgment to the Fund as soon as possible 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 Fund does not receive notice of the divorce within 60 days of the divorce, your**

former spouse will lose his/her COBRA rights. As noted, a delay in timely notification will also 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 financially responsible for any claims paid in error and you and your dependents risk losing your health coverage if reimbursement is not made to the Welfare Fund. 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.

▶ **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 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

(Continued on page 3)

ANNUAL REMINDER: Divorce and Your Benefits

(Continued from page 2)

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 QDRO preparer 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 for 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 are 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)

Check out the NYCDCC Benefit Funds Website!



- Breaking News
- Benefits Information & FAQs
- Benefits Toolbox Newsletter
- Electronic SPDs & SMMs
- Member Portal & User Guide
- MEND Program & 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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Stay informed about your benefits . . . Visit us at www.nycCBF.org!

SUMMARY OF MATERIAL MODIFICATIONS TO THE NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS ANNUITY PLAN (AMENDED AND RESTATED EFFECTIVE JULY 1, 2014)

To: All Annuity Plan Participants
From: Board of Trustees
Date: December 2018
Re: Amendments to Hardship Withdrawals and Distributions Based on Disability

This Summary of Material Modification is intended to notify you of changes to the New York City District Council of Carpenters Annuity Plan (the "Plan") (Amended and Restated Effective July 1, 2014). The affected provisions are set forth in Sections 2.14, 11.1(b), 17.6, and 17.13 of the Plan. Please read this summary carefully and keep it with the Summary Plan Description that was previously provided to you.

HARDSHIP WITHDRAWALS

The following changes will apply to all hardship withdrawals made on and after January 1, 2019:

1. Hardship Withdrawals will no longer be available due to utility disconnection at your residence.
2. If you are taking a Hardship Withdrawal to purchase a principal residence, the Hardship Withdrawal will only be distributed if the closing on your residence is scheduled within 30 days of the date of Distribution of the Hardship Withdrawal. However, in the case of new construction, this 30-day limitation shall not apply.
3. In the case of Hardship Withdrawals for the prevention of eviction or foreclosure, or for out-of-pocket medical expenses, payments will only be issued in the form of two-party checks.

The following provisions apply to all Hardship Withdrawals.

1. Remember: The Trustees and their designees have the sole discretion to specify the documentation required to determine whether you qualify for a Hardship Withdrawal.
2. If you submit any documentation in support of a Hardship Withdrawal that is determined by the Trustees, or their designee, in their sole discretion, to likely be fraudulent, incorrect, inaccurate, or misleading in any way, you shall be permanently prohibited from ever taking a Hardship Withdrawal in the future.
3. If it is determined in the sole discretion of the Trustees or their designee that you erroneously obtained a Hardship Withdrawal based on the submission of false documentation, you will be required to return the net amount of the overpayment (plus applicable earnings from the date of the distribution to the date the overpayment is returned) to the Fund.

(Continued on page 5)

Summary of Material Modifications...

(Continued from page 4)

4. The creation of a false business record and the submission of such record to support a Hardship Withdrawal application is a crime that may result in referral to the District Attorney's office.

DISTRIBUTIONS BASED ON DISABILITY

The following changes will apply to all Distributions based on Disability on and after January 1, 2019:

1. In order to be eligible for a Distribution based on Disability, you must be in receipt of Social Security Disability Benefits.
2. Any references in Section 17.6 of the Plan, entitled "Claims and Appeals Procedures," to special rules for claims that are based on a claimant's Disability shall be amended to apply only to claims filed before January 1, 2019 that are based on a claimant's Disability for which the claimant does not have a Social Security Disability Award.

If you have any questions, please call Prudential at 1-877-778-2100.

If you know or suspect someone fraudulently applied for a Hardship Withdrawal, please contact Allan Bahn, the Benefit Funds' Chief Compliance Officer, at (212) 366-7533 or by email at abahn@nyccbf.org.

PRUDENTIAL UPGRADES WEBSITE WITH EMPHASIS ON FINANCIAL WELLNESS IN MIND

As of **December 3, 2018**, Prudential, the company through which the New York City District Council of Carpenters Annuity Fund is administered, upgraded its website. The upgraded website, which you can find at **www.prudential.com/nyccbf**, was redesigned with an emphasis on financial wellness in mind. Prudential's website now features a tab called "My Financial Life," that when visited, provides you tips, tricks, articles, and organizational tools

that are designed to help you manage your money. This section was created as an addition to the normal functions you already had access to concerning your personal account details.

Please note that due to the upgrade, you will be required to change your password and add a security question the first time you attempt to log into your account after the date the upgraded website was launched. You will also be given an option

to add or change your email address. This is all being done to best protect your account from potential security breaches.

If you have any questions regarding these changes or you are having trouble logging into your personal account, please contact Prudential directly at (877) PRU-2100.

UPDATES TO NEW YORK'S PAID FAMILY LEAVE LAW: Effective January 1, 2019

On January 1, 2018, New York State introduced its Paid Family Leave ("PFL") Law which requires that employees who work for private employers receive job-protected, paid time off from work for the following reasons:

- 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).

Governor Cuomo signed legislation to expand PFL's definition of "serious health condition" to explicitly include preparation for and recovery from surgery related to organ or tissue donation, ensuring those who donate can be cared for by their eligible family members under PFL. That law is effective February 3, 2019.

In our Early Season 2018 "Benefits Toolbox" newsletter and on the Benefit Funds' website (www.nyccbf.org), we notified you of this law by way of a Summary of Material Modifications ("SMM"). The SMM explained that the NYCDCC Welfare Fund would provide this benefit to active and

eligible participants. Additional changes to PFL for 2019 are described below.

During **2018**, active and eligible participants were allowed to take **eight (8) weeks** job-protected, paid time off via PFL and receive **50%** of their average weekly wage, capped at 50% of the New York State average weekly wage. *(The average weekly wage is the average of your last eight weeks of pay prior to starting PFL).*

Effective January 1, 2019, these limits have increased. Active and eligible participants now are afforded up to **ten (10) weeks** job-protected, paid time off via PFL and an ability to receive **55%** of their average weekly wage, up to a cap of 55% of the *current Statewide average weekly wage of \$1,357.11*. *This means that the maximum weekly benefit for 2019 is \$746.41 and it may be less depending on your average weekly salary.*

Incremental increases to these limits will also continue through January of 2021. You can read more about this by visiting New York State's official website at <https://paidfamilyleave.ny.gov/2019>.

The process for applying for PFL remains the same. You may obtain a claim form by visiting 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 EMAIL
welfare@nyccbf.org

VIA MAIL
NYCDCC Welfare Fund
395 Hudson St., 9th Floor
New York, NY 10014

VIA FAX
(212) 366-3301

PAID FAMILY LEAVE BENEFITS EXAMPLES FOR 2019

Worker's Average Weekly Wage	Weekly PFL Benefit (2019)*
\$600	\$330
\$1,000	\$550
\$2,000	\$746.41

*The weekly PFL benefit is capped at 55% of the New York State average weekly wage, which is **\$746.41**.

BENEFITS INCREASE THROUGH 2021

Year	Weeks of Leave	Benefit
2019	10 weeks	55% of employee's AWW, up to 55% of SAWW
2020	10 weeks	60% of employee's AWW, up to 60% of SAWW
2021	12 weeks	67% of employee's AWW, up to 67% of SAWW

UNDERSTANDING AND PREVENTING HEALTH CARE FRAUD, WASTE, AND ABUSE



Fraud, waste, and abuse in the health care industry is a rapidly growing problem. As such, it is important for you to understand what each of these issues are and what you can do to prevent them from having a negative effect on your life. To begin with, let's take a look at how each of these issues are defined:

- **Fraud** is when someone intentionally lies to a health plan, insurance company, Medicaid, or Medicare, to get money or receive coverage.
- **Waste** is when someone overuses health services carelessly.
- **Abuse** is when best medical practices are not followed, leading to expenses and treatments that are not needed.

Now that you understand how each of these issues are defined, let's review some of

the most common scams that are used in relation to health care fraud, waste, and abuse:

- **Identity Theft:** This is the fastest growing type of health care fraud. It can include having your information stolen and/or your identity use without consent.
- **False Claims:** Individuals submitting false claims who are not doctors and did not provide a service.
- **Doctor Shopping:** This is when a person visits multiple doctors to get many prescriptions for controlled substances.
- **Kickbacks:** People are paid to get procedures they do not need, or doctors pay other doctors for referrals.
- **Misrepresenting Services:** Doctors claim they did a costlier procedure than what really occurred.

- **Phantom Billing:** A real patient's information is used to make up claims or increase the number of valid claims.
- **Unbundling:** This is billing for each stage of a procedure one by one, as if the doctor was doing more than one procedure.
- **Upcoding:** Billing for a service that costs more than the service that was actually provided to a patient.

Finally, let's detail a few ways you can prevent these scams from happening to you:

Review Your Explanation of Benefits ("EOBs"): **This is the most important way to protect yourself!*

Your EOBs are snapshots of your doctor's visits. When you receive it in the mail or access it online, make sure the services listed on it match the services you actually received.

- **Watch Out For "Free" Services Claims:** If you get offered free medical exams or copay waivers, or you see advertisements that say, "covered by insurance," be careful.
- **Avoid Identity Theft:** Do not leave your ID card exposed, and if it is lost or stolen, report it immediately.

If you think you may be a victim of fraud, you can contact Empire BlueCross BlueShield at (844) 416-6387, Express Scripts at (800) 939-2091, or ASO/SIDS at (800) 537-1238, for assistance.

MEND CORNER: Suicide Prevention

Suicide Can Be Prevented

Understanding the issues concerning suicide and mental health is an important way to take part in suicide prevention, help others in crisis, and change the conversation around suicide.

We Can All Take Action

Evidence shows that providing support services, talking about suicide, reducing access to means of self-harm, and following up with loved ones are just some of the actions we can all take to help others.

Know the Risk Factors

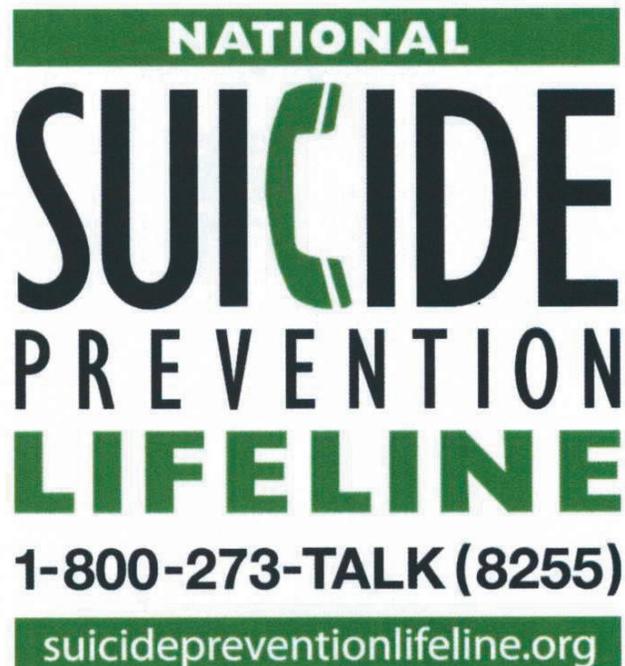
Risk factors are characteristics that make it more likely that someone will consider, attempt, or die by suicide.

Risk factors can't cause or predict a suicide attempt, but they are important to be aware of.

- Alcohol and other substance use.
- Hopelessness.
- Impulsive and/or aggressive tendencies.

- History of trauma or abuse.
- Major physical illness.
- Past suicide attempt(s).
- Family history of suicide.
- Job or financial loss.
- Loss of relationship(s).
- Easy access to lethal means.
- Local cluster of suicide.
- Lack of social support and sense of isolation.
- Stigma associated with asking for help.
- Cultural and/or religious beliefs, such as belief that suicide is a noble resolution to a personal dilemma.
- Exposure to others who have died by suicide (in real life, via media, or on the internet).

(Continued on page 9)



MEND CORNER: Suicide Prevention

(Continued from page 8)

Warning Signs

Some warning signs may help determine if a loved one is at risk for suicide, especially if the behavior is new, has increased, or seems related to a painful event, loss, or change. Below are some warning signs that a person at risk may display. Please note that no one single sign or factor is indicative of suicide risk.

- Talking about wanting to die or kill themselves.
- Looking for a way to kill themselves, like searching for information online or buying a weapon.

- Talking about feeling hopeless or having no reason to live.
- Talking about feeling trapped or in unbearable pain.
- Talking about being a burden to others.
- Increase in alcohol or drug use.
- Behaving anxious or agitated.
- Engaging in reckless behaviors.
- Increase or decrease in sleep.

- Withdrawing or isolating themselves from others.
- Showing rage or talking about seeking revenge.
- Extreme mood swings.

If you or someone you know exhibits any of these symptoms or behaviors, seek help by calling the **Lifeline at (800) 273-8255** or visiting <https://suicidepreventionlifeline.org>.

Stories of Hope and Recovery

<https://suicidepreventionlifeline.org/stories/page/2/>

“Like us” on Facebook and “Follow us” on Twitter!

Visit the NYCDCC Benefit Funds’ Social Media Pages to Get:

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



Don't forget to find us
in the world of social media at:

www.facebook.com/NYCDCCBF

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IMPORTANT NOTICE CONCERNING RETIREMENT FOR NYCDCC PENSION FUND PARTICIPANTS

Necessity of Stopping Work for Participants Who Have Not Yet Attained Age 70

The Pension Fund requires that, as a condition of retirement, you must cease all work in Covered Employment. See Summary Plan Description at 18 (“To receive your pension, you must cease working in Covered Employment.”); Pension Plan § 6.4(a) (“In order for a Participant to receive a Pension, he must cease working in Covered Employment.”).

To satisfy this requirement, you must have at least one

full calendar month in which you do not perform any Covered Employment.

For example, if you elect to have a January 1st pension effective date, you must not work even one hour (or less) in January in Covered Employment. Your pension effective date cannot be in any month in which you worked in Covered Employment. If you perform any work, even only a half hour, in January, your pension effective date cannot be January 1st; rather it will be delayed until the first month in which you perform no such work.

After you retire – i.e., after you completely stop Covered Employment – you may work in certain types of employment for fewer than 40 hours per month and continue to receive your Pension (except in cases of a Disability Pension). However, this does not mean that your pension effective date can be in any month in which you work fewer than 40 hours in such employment. Rather you must first completely stop working in Covered Employment by having no hours in Covered Employment for a full calendar month.

MEMBER SERVICES DEPARTMENT AT A GLANCE: LOOKING BACK AT 2018

In 2018, the Fund Office continued to strengthen our Member Services Department by utilizing new technologies, putting our staff through rigorous trainings, and implementing quality assurance policies to maximize efficiency, among other tools. This was all done with your best interests in mind. The Fund Office consistently makes an effort to ensure that we are providing you with the best possible service. Our

goal is to always have our performance match your expectations!

Overall, 2018 was another busy year for our Member Services Department. On a daily basis, our team fielded many phone calls, answered a variety of Member Feedback Forms from our website, and also met a substantial number of members in person. Take a look at our Member Services Department statistics for

2018, as we strive to make 2019 an even better year!

Member Services Department Statistics – 2018

Total Calls Answered:	91,561
Member Feedback Forms Answered (website):	185
Total Walk-Ins:	4,471
Total Members Serviced:.....	96,217

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

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 from the Fund Office 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

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”). To change your withholding options, please visit the Benefit Funds’ website at www.nyccbf.org, download the W-4P form, and submit the completed form to the Fund Office. You may also submit a signed letter indicating your filing status or specific amount you wish to have withheld.

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

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, New York 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.



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BENEFIT FUNDS
 395 Hudson Street
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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

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
www.twitter.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.