

BENEFITS TOOLBOX



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

NOW AVAILABLE: UPDATED NYCDCC PENSION FUND SUMMARY PLAN DESCRIPTION (“SPD”)

The Fund Office is pleased to announce that it recently issued an updated NYCDCC Pension Fund Summary Plan Description (“SPD”). **Effective May 1, 2024**, this updated SPD replaced your previous SPD and all Summaries of Material Modifications (“SMMs”) that were distributed prior to **May 1, 2024**.

The Fund Office mailed eligible participants a hard copy of the SPD in May. However, you can also access the SPD in digital form on our website at https://nycdbf.org/wp-content/uploads/2024/04/NYCDCC-Pension-Fund-SPD_May-2024_Final-for-Website.pdf.

As a reminder, note that this SPD is important to you and your family because not only does it summarize the rules of your pension plan, but the information contained in it may also help you make decisions about your retirement.

If you have any questions about the new SPD, or if you haven’t yet received a copy of the SPD in the mail, please contact our Member Services Department at (800) 529-FUND (3863).

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PROVIDED BY THE MEND PROGRAM



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MEMORIAL SCHOLARSHIP WINNERS

SUMMARY ANNUAL REPORT FOR NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS WELFARE FUND

This is a summary of the annual report of the New York City District Council of Carpenters Welfare Fund, EIN 13-5615576, Plan No. 501, health plan, for period July 1, 2022 through June 30, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Board of Trustees Of New York City District Council of Carpenters Welfare Fund has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Amalgamated Life Insurance Company and Sierra Health and Life Insurance Company, Inc. to pay life insurance, accidental death and dismemberment and supplemental medicare claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2023 were \$2,759,579.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$698,977,029 as of June 30, 2023, compared to \$723,338,656 as of July 1, 2022. During the plan year the plan experienced a decrease in its net assets of \$24,361,627. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$426,020,281, including employer contributions of \$389,621,602, employee contributions of \$4,892,963, realized losses of (\$5,145,792) from the sale of assets, earnings from investments of \$22,235,586, and other income of \$14,415,922.

Plan expenses were \$450,381,908. These expenses included \$13,771,229 in administrative expenses, and \$436,610,679 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees of the New York City District Council of Carpenters Welfare Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300. The charge to cover copying costs will be \$0.00 for the full annual report, or \$0.00 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Benefits Funds' website at <https://nycCBF.com/compliance/about-form-5500/>.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Board of Trustees of the New York City District Council of Carpenters Welfare Fund, 395 Hudson Street, New York, NY 10014) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

SUMMARY ANNUAL REPORT FOR NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS ANNUITY FUND

This is a summary of the annual report for New York District Council of Carpenters Annuity Fund, EIN 51-0174279, Plan No. 001, for period July 1, 2022 through June 30, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$187,417,685. These expenses included \$3,680,110 in administrative expenses, \$173,431,800 in benefits paid to participants and beneficiaries, and \$10,305,775 in other expenses. A total of 38,636 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$3,246,369,022 as of June 30, 2023, compared to \$3,002,098,885 as of July 1, 2022. During the plan year the plan experienced an increase in its net assets of \$244,270,137. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$431,687,822, including employer contributions of \$161,048,110, employee contributions of \$483,160, rollovers of \$1,720,639, earnings from investments of \$263,226,860, and other income of \$5,209,053.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan);
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees of the New York City District Council of Carpenters Annuity Fund at 395 Hudson Street, New York, NY 10014, or by telephone at (212) 366-7300. The charge to cover copying costs will be \$15.00 for the full annual report, or \$0.25 per page for any part thereof. You may also obtain a full copy of the annual report by visiting the New York City District Council of Benefits Funds' website at <https://nyccbf.com/compliance/about-form-5500/>.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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Free Resource Guide Provided By MEND

As a part of its focus on fostering a healthy work and life-balance for its members and their dependents, the New York City District Council of Carpenters Welfare Fund offers the Members Education and Network for Dependency (“MEND”) Program, which gives participants and their dependents access to confidential treatment for substance abuse and mental health issues.

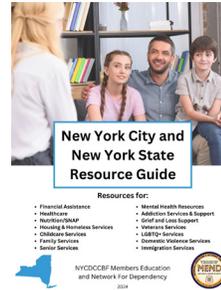
The MEND program has recently created two Resource Guides for members, both of which provide information regarding dozens of services and support programs. One guide offers resources for New York residents, and the other guide offers resources to New Jersey residents.

These guides offer resources for those seeking:

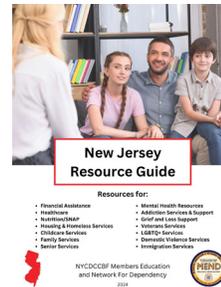
- Financial Assistance
- Healthcare
- Nutrition/SNAP
- Housing Services
- Childcare Services
- Family Services
- Senior Services
- Veterans Services
- LGBTQ+ Services
- Immigration Services
- Domestic Violence Services
- Mental Health Services
- Addiction Services and Support
- Grief Services and Support

To access these guides, visit <https://nyccbf.org/news-media/mend-program-and-wellness/> (the guides are located on the lefthand sidebar). You can also access each guide by scanning the QR code below each picture below.

For more information regarding the MEND Program, visit <https://nyccbf.org/news-media/mend-program-and-wellness/> or scan the QR code in the MEND advertisement below.



SCAN HERE TO VIEW THE NEW YORK CITY AND NEW YORK STATE RESOURCE GUIDE



SCAN HERE TO VIEW THE NEW JERSEY RESOURCE GUIDE



Members Education and Network for Dependency

If you or one of your dependents is struggling with substance abuse or mental health issues, please contact the MEND Program for assistance from our accredited staff. The MEND program can be reached by phone at (212) 366-7590 or by email at MEND@nyccbf.org.

Please remember that there is no shame in asking for help, that MEND operates under strict confidentiality restrictions, and that we are here to help you and your family.





MEN'S HEALTH MONTH AND CANCER AWARENESS



June is Men's Health Awareness Month, and the NYCDCCBF would like to encourage our male members to be proactive about their mental and physical well-being. For many men, certain health issues carry a stigma, leading to a lack of proper care and later diagnoses. This may lead to a lower quality of life, as well as a shorter life expectancy.

Along with our partners at Memorial Sloan Kettering, the NYCDCCBF is offering some basic information on common cancers. We encourage you to learn more about your family's cancer history and your risk factors for various cancer types. With regular monitoring, screening, and healthy life-choices, you and your loved ones can lower your risk of potentially deadly cancers.

Prostate Cancer

The prostate is a gland between your bladder and rectum, and helps make semen. Prostate cancer often develops without symptoms, but symptoms may include needing to urinate often and being unable to start or stop urinating. One of the best ways to screen for prostate cancer is a Prostate-Specific Antigen (PSA) Blood Test. Memorial Sloan Kettering recommends those at average risk for prostate cancer have a PSA blood test at around age 45.

Testicular Cancer

Testicular cancer often develops in specialized cells called germ cells. It is the most common cancer among males ages 15-35. The most common indicators of testicular cancer are pain, swelling, or a lump or hardness in the testicle(s). You can monitor for these symptoms, and if you notice any changes, consult a doctor for a more thorough examination.

Colorectal Cancer

Colorectal cancers often start as a polyp (or growth) on the lining of the colon or rectum. 9 out of 10 people survive colon cancer when it is found and treated early. A colonoscopy is a common and effective test for colon cancer. Memorial Sloan Kettering recommends those with no family history and average risk get a colonoscopy at age 45. Those with family history of colon cancer and other risk factors should talk to their doctor about earlier screening.

Lung Cancer

While lung cancer is not unique to men, it is the leading cause of cancer deaths among American men (and women). 8 out of 10 people who develop lung cancer get it from smoking, and quitting smoking is one of the most important health-decisions you can make. MSK recommends those between the ages of 50-80 receive lung cancer screening.

About MSK Direct

The NYCDCC Welfare Fund partners with Memorial Sloan Kettering to offer MSK Direct, a program that gives you guided access to expert cancer care. They provide resources and support throughout your care experience. To learn more about screenings, as well as other cancer care related topics, visit the MSK Direct website for the NYCDCC Welfare Fund at www.mskcc.org/nycdcc. If you or a loved one are impacted by cancer and would like to discuss treatment options available at MSK, please call the dedicated MSK Direct phone line for the NYCDCC Welfare Fund at **(833) 786-3368**.



Memorial Sloan Kettering
Cancer Center

MSK Direct

Early Detection Saves Lives

Take action! Answer a few questions to get personal screening recommendations and advice on how to lower your risk.

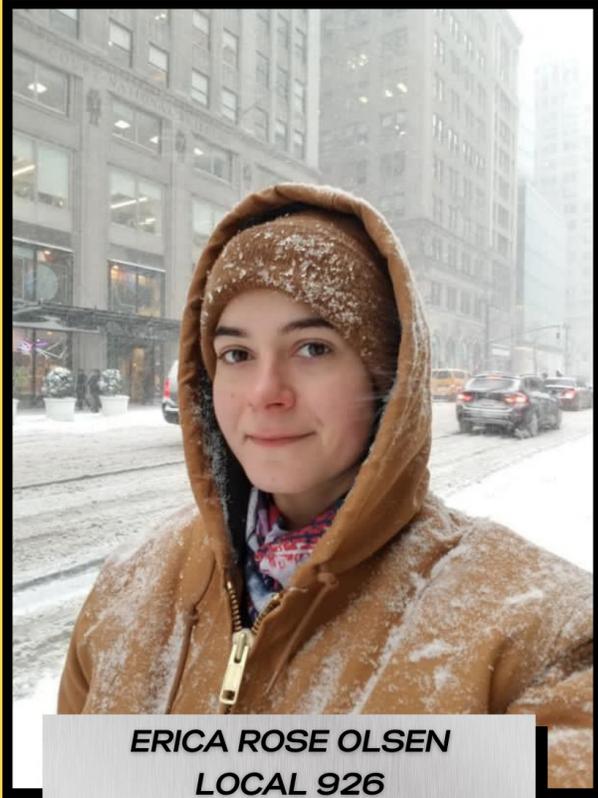
mskcc.org/direct/nycdcc/screening





New York City District Council of Carpenters
BENEFIT FUNDS

MEMBER SPOTLIGHT



ERICA ROSE OLSEN
LOCAL 926
CONCRETE/ FMR RECORDING
SECRETARY FOR LU 926/
WOMEN'S COMMITTEE MEMBER
15 YEARS' EXPERIENCE

ON THE IMPACT OF UNION BENEFITS:

"Unlocking the door to a prosperous future, my Carpenters Union membership in 2009 was the starting point of a fulfilling journey. The benefits are incredible, and the camaraderie fostered among members creates an unbreakable bond. We passionately lift each other up, celebrating successes and weathering challenges as one big family."

ON THE BENEFIT FUNDS' SOCIAL MEDIA COMMUNICATIONS:

"The Benefit Funds' social media pages have been a revitalizing addition for our union members, promoting engagement and inspiring education and involvement. As an advocate for progress, I'm thrilled to see our union embracing change and showcasing member participation. Leading by example, I've dedicated the past 15 years to empowering women in this industry and encouraging them to persist and thrive. Together, we can make a difference and pave the way for a brighter future."

DO YOU WANT TO BE FEATURED IN A MEMBER SPOTLIGHT?

Visit www.nycbf.org/member-survey and type "Member Spotlight" in the comments, and we'll reach out!



*Follow the Benefit Funds
on Social Media!*

@NYCDCCBF



CONGRATULATIONS TO THE 2024-2025 CHARLES JOHNSON JR. MEMORIAL SCHOLARSHIP WINNERS!

On behalf of the Board of Trustees, the New York City District Council of Carpenters Welfare Fund is pleased to announce the twenty-five (25) students that have been awarded the Charles Johnson Jr. Memorial Scholarship for the 2024-2025 academic year. Each student will now receive a \$3,500 per year scholarship, which is renewable for up to four years at an accredited college or university.

We would like to extend our sincerest congratulations to the following students/members:

| Student | Member | Local |
|-----------------------|--------------------|-------|
| Romina Aguayo | Dante Aguayo | 157 |
| Madison Bayer | Juan Carlos Mendez | 157 |
| Jacqueline Casale | Frederick Casale | 20 |
| Natalia Danek Vasquez | Julian Vasquez | 926 |
| Michael DeJoseph | Gregory DeJoseph | 1556 |
| Sarah Donohoe | John Donohoe | 157 |
| Gabriela Ferreira | Michael Ferreira | 1556 |
| Maximo Flores | Ivan Flores | 212 |
| Jordyn Fontano | Steven Fontano | 2287 |
| Lawrence Glenn Jr. | Lawrence Glenn | 157 |
| Marcus Leston | Evaristo Leston | 1556 |
| Mark Maffia | David Maffia | 157 |
| Bryanna Martins | Joe Martins | 157 |
| Audrey McElhatton | Aquinas McElhatton | 157 |
| Keri Miskovsky | Edward Miskovsky | 157 |
| Kian Monaghan | Kevin Monaghan | 157 |
| Taylor Mulcahy | Gerard Mulcahy | 1556 |
| Austin O'Hara | John O'Hara | 157 |
| Erin Ring | Daniel Ring | 157 |
| Goran Saric | Nenad Saric | 157 |
| Aidan Smith | John Smith | 157 |
| Lauren Tighe | Michael Tighe | 157 |
| Michael Vazquez | Richard Vazquez | 157 |
| Jack Walsh | Brian Walsh | 157 |
| Dylan Younghese | Steven Younghese | 2790 |



BENEFITS *FUN*

Can you spot the 10 differences between the two pictures?



VISIT US ONLINE!

WWW.NYCCBF.ORG



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

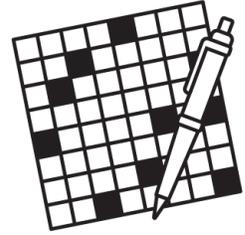


New York City District Council of Carpenters
BENEFIT FUNDS



NYCDCC Benefits Crossword

Test your benefits knowledge by completing the puzzle below.



ACROSS

5 _____ Scripts, the current Pharmacy Benefits Manager (“PBM”) for the NYCDCC Welfare Fund

7 NYCDCC Welfare Fund’s unique program that provides eligible members and their dependents access to confidential treatment for substance use and mental health issues (abbr.)

8 _____ BlueCross BlueShield, the third-party administrator that currently provides dental coverage for eligible NYCDCC members and retirees

12 _____ Administrators, the current third-party administrator for Active and Pre-Medicare Retiree NYCDCC members

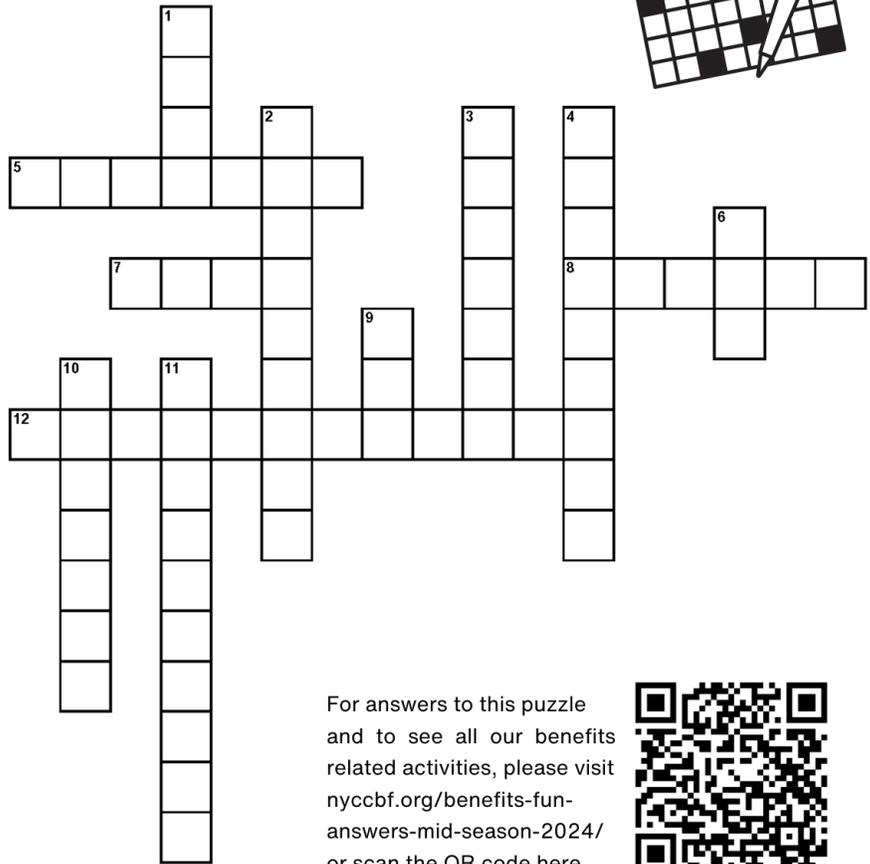
DOWN

1 The number of times eligible NYCDCC members can receive vacation payments in a year

2 The NYCDCC Welfare Fund partners with this program to provide members top notch cancer care

3 A “Defined Benefit” retirement plan, in which you need at least five (5) credits to be vested, that is funded by Employers that are subject to Collective Bargaining Agreements

4 The fee you pay for office visits and certain covered services when you use network providers



For answers to this puzzle and to see all our benefits related activities, please visit nyccbf.org/benefits-fun-answers-mid-season-2024/ or scan the QR code here



6 The current third-party administrator for medical/hospital coverage for Medicare-Eligible Retirees of the NYCDCC (abbr.)

9 An important document (booklet) that tells you what your plan provides and how it operates (abbr.)

10 A “Defined Contribution” retirement plan, administered by Empower Retirement, which is funded by Employers that are subject to Collective Bargaining Agreements

11 The dollar amount you must pay each calendar year before your medical/hospital plan pays benefits for covered in-network and out-of- network services

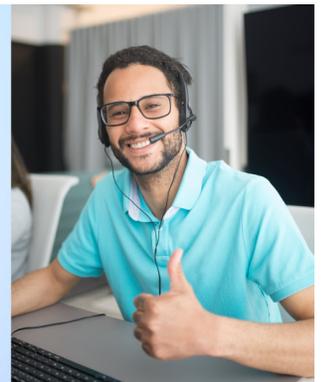


INTERESTED IN WORKING FOR THE NYCDCCBF?

To see our current job openings, scan the QR code or visit www.nyccbf.org/jobs



BENEFIT FUNDS 395 Hudson Street, 9th Floor, New York, NY 10014



REMINDER: NYCDCC MEMBER RESPONSIBILITIES TO THE FUND OFFICE

To maximize your benefits under the various Funds, it is important to keep the Fund Office updated on certain life changes. Here are some tips to keep your information up-to-date with the Fund Office. You can make these changes by either visiting the Member Portal (i-Site) via www.nyccbf.org or by contacting Member Services at **(800) 529-FUND (3863)**.

- Keep your physical address, email address, and contact numbers current.
- Keep the Fund Office informed of any changes to your bank account if you are having Welfare Fund retiree premiums automatically withdrawn or you are receiving automatic deposits for Pension, Vacation, or Short-Term Disability benefits.
- Keep the Fund Office informed of when you or an eligible dependent become Medicare eligible.
- Keep the Fund Office informed of a new dependent, the death of a dependent, or a divorce.
- Keep your beneficiary(ies) and their contact information (if applicable) current with the Fund Office and Empower.
- Keep track of your work history/benefit hours and review the information on a regular basis.

KEEPING YOUR BENEFICIARY DESIGNATIONS UP TO DATE

Life changes, such as a marriage, a birth or adoption of a child, a divorce, or the death of a loved one, may affect who you wish to designate as the beneficiary for your Welfare (life insurance), Pension, Vacation, and Annuity benefits. We recommend that you periodically confirm that your beneficiary designations on file at the Fund Office and Empower reflect your current wishes.

A divorce judgment or separation agreement does **not** automatically revoke a prior designation of your former spouse as the beneficiary for your benefits. Subject to certain exceptions, the Funds are generally obligated to pay benefits to the last beneficiaries you designated, even if you are divorced from your last beneficiary or if your former spouse agreed to waive their rights to your benefits in a separation agreement or waiver form. If you have not changed your beneficiary designation in writing with the Fund Office and Empower, your former spouse may still be entitled to your benefits. ****For your Annuity and Pension benefits, if you re-marry, your new spouse generally will be entitled to those benefits unless a Qualified Domestic Relations Order (“QDRO”) awards benefits to your former spouse.***

The good news is that it is very easy to change your beneficiary. To check or change your beneficiary for your Welfare (life insurance), Pension, and Vacation benefits, please contact the Fund Office at **(800) 529-FUND (3863)**. You can also find the form on our website at www.nyccbf.org/member/members-documents/. To check or change your beneficiary for your Annuity benefits, please go to www.empowermyretirement.com, call **(800) 701-8255**, or visit our website at www.nyccbf.org/member/members-documents/.

****Please note that there are two separate beneficiary forms that must be changed. You must submit a Fund Office form for your Pension, Welfare (life insurance), and Vacation benefits, and an Empower form for your Annuity benefits. You must submit both completed beneficiary forms in order to update your beneficiary designation across all Funds.***

TOOL TIME

Notes & Reminders:

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 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:

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:

Complianceandethics@nyccbf.org

Website:

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

REMINDER CONCERNING EXPRESS SCRIPTS’ FRAUD, WASTE, AND ABUSE PROGRAM

To protect the assets of the NYCDCC Welfare Fund and ensure that participants are not misusing or abusing prescription drugs, the Board of Trustees approved the implementation of Express Scripts’ Fraud, Waste, & Abuse (“FWA”) program in 2014. This program remains in effect this year. Below is a description of the FWA program.

Express Scripts’ Fraud, Waste, & Abuse (“FWA”) Services group provides an industry leading level of monitoring. FWA Services includes Network Pharmacy Audit, Network Pharmacy Fraud monitoring, and the Enhanced Member-Prescriber FWA monitoring program. This program provides an ongoing proactive review of all plan claims using advanced analytics, full investigative services, and detailed reporting, to help control costs and curtail inappropriate drug use. Express Scripts continuously monitors member and prescriber patterns to identify outliers and situations of abnormal utilization or prescribing. Express Scripts’ Special Investigations Unit (“SIU”) uses FWA directed analytics to identify

abusive or fraudulent patterns and examine high-risk scenarios. This department is made up of certified fraud examiners, registered pharmacists, certified internal auditors, statisticians, data-modeling experts, certified pharmacy technicians, registered nurses, and former law enforcement professionals. The NYCDCC Welfare Fund will receive regular detailed reports on the findings.

Express Scripts also makes available a Fraud Tip Hotline, and investigates fraud and abuse allegations received from our members, network pharmacies, prescribers, or law enforcement.

To report suspected fraud, waste, or abuse of prescription drugs or of the prescription drug benefit, please contact:

- Phone: (866) 216-7096
- Email: fraudtip@express-scripts.com
- Website: <http://lab.express-scripts.com/contact/fraud-tip-hotline>



New York City District Council of Carpenters

BENEFIT FUNDS

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New York, NY 10014

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Statement of Non-Discrimination

The New York City District Council of Carpenters Welfare Fund (the "Fund") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

The New York City District Council of Carpenters Welfare Fund cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

纽约市木匠区议会福利基金（“基金”）遵守适用的联邦民权法，不因种族、肤色、国籍、年龄、残疾或性别而歧视

The New York City District Council of Carpenters Benefit Funds

CONTACT US

Address:

395 Hudson St., 9th Fl.
New York, NY 10014

Member Services:

(800) 529-FUND
(212) 366-7373

Website:

www.nycdbf.org
(Bookmark us!)

Social Media:

@NYDCCBF



Newsletter designed and edited by the NYDCCBF Communications Department:
Gerard Minetello, Communications Manager - Johnny DiNapoli, Communications Coordinator

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