



G R E A T

B E N E F I T S

F O R  
L I F E

M A R C H  
2 0 1 1

C A R P E N T E R S B E N E F I T F U N D S

P E N S I O N F U N D | A N N U I T Y F U N D | H E A L T H F U N D | V A C A T I O N F U N D | C A R P E N T E R S A S S I S T A N C E P R O G R A M

## We're In This Together

While the economy is finally showing limited signs of improvement, the Health Benefits Fund isn't quite out of the woods yet. We continue to pay out large claims, and as strong as we are, our Fund cannot sustain these big expenses forever.

After the financial markets crashed in late 2008, we continued to insure thousands of members under the Health Plan, even as construction has slowed and in some areas ground to a halt. **Because we're a health fund and not an insurance company**, we pool our money—allowing us to pay medical,

continued on page 3

# Together, we can make a difference.

## Tools You Can Use To Manage Costs

ACTUALLY, YOU CAN DO QUITE A BIT!

The Health Benefit Plan offers lots of cutting-edge programs, discounts and opportunities that can have a significant effect on our bottom line if you use these benefits wisely. Here are some tips for saving:

- **Go In-Network.** Visit an “in-network” provider for medical, dental and vision care whenever possible. You will save on deductibles, copayments and coinsurance.
- If you need prescription medication, be sure to **ask for the generic** version. Generics have the same active ingredients for a lot less money. Plus, you can receive a 30-day supply of generic medication for just \$8 compared to \$20 for the preferred brand-name drug.
- In a 12-month period, more than 65% of our participants’ visits to the ER were not for true emergencies. The most common reasons members used the ER were for headaches, sore throats and ear infections—ailments that do not usually qualify as “emergencies,” and could have been treated by a primary care physician or even a call to the Blue Care Line. **Unless it’s a true emergency, save yourself the \$100 copayment and wait to see your doctor.** If we pushed all non-emergent care out for the emergency room setting, the Fund would have saved approximately \$800,000 or \$0.085 cents for each hour a member worked.
- Using a hospital for imaging diagnostics (like CT Scans and MRIs) can be extremely costly to you (you pay a \$150 copayment) and to the Fund. Last year, we paid on average \$775 and \$625 more for MRIs and CT Scans respectively when these imaging services were performed in hospitals rather than at a free-standing radiology facility. When you **receive imaging tests at in-network free-standing facilities** (or even your doctor’s office) you save yourself the \$150 copayment.

## LOOKING FOR AN URGENT CARE FACILITY—OR A FREE-STANDING MRI FACILITY?

Visit [www.bcbs.com](http://www.bcbs.com) or call 800-810-2583.

- If you have a question about a serious or challenging diagnosis or a complex medical treatment plan, **take advantage of the “Best Doctors” program.** It’s free, it’s confidential, and it can help you get a second opinion on a diagnosis, gather advice and review options on the latest treatment available. Call 866-904-0910 to speak with a Best Doctors Member Advocate.
- **Establish a relationship with a Primary Care Physician (PCP).** Having one doctor in charge of coordinating your care will help you stay on top of your health and schedule the tests you need, when you need them.



- **The Carpenters Vision Center** in Dorchester offers complete eye exams and the largest selection of frames available under the Plan. You’ll also receive discounts for services that aren’t covered under the other vision plans available as part of your Health Benefits Fund coverage.
- **Review your Explanation of Benefits (EOB)** statement that you receive from the Fund Office after a doctor’s visit or hospital stay. Small mistakes can add up to big dollars. We’re all in this together!
- Most importantly, **keep yourself healthy!** Eat right, stay in shape, and get your annual check-ups. You can visit a “minute clinic” to receive quick preventive care—just contact your local Walgreens or CVS pharmacy for information.

## **We're In This Together** continued from page 1

prescription drug, dental and vision claims, even during periods when you may be unemployed.

Our health plans have been designed to maximize the number of members insured by keeping the eligibility requirements reasonable, given the seasonal and cyclical nature of the construction industry.

This strategy generally works well and enables the Fund to provide health benefits to members who have had limited employment opportunities over the past two years.

During the past couple of years, the Fund has been spending more than it takes in as a result of the

economy, fewer members working and more expensive care. The Fund is able to withstand deficit spending over short periods of time, but if not addressed, the impact eventually erodes the financial stability of the Plan. That's why the Trustees have taken the necessary steps to increase the hourly contribution, increase the deductibles and co-pays and in certain instances, the hours needed to qualify for coverage.

You can help lower expenses for yourself and the Fund by using the tools outlined on page 2. Take responsibility for your own health and wellness and make smart choices when using the great benefits available to each of us under the Health Plan. Together, as a Brotherhood, we can make a difference and bring down the cost for all members.

## **IMPORTANT! Changes Coming to Medical Benefits**

Effective April 1, we are implementing some changes to the Health Benefits Plan designed to reduce our total costs by 5%. These changes will not apply to Western Massachusetts Local 108 participants. Some highlights include:

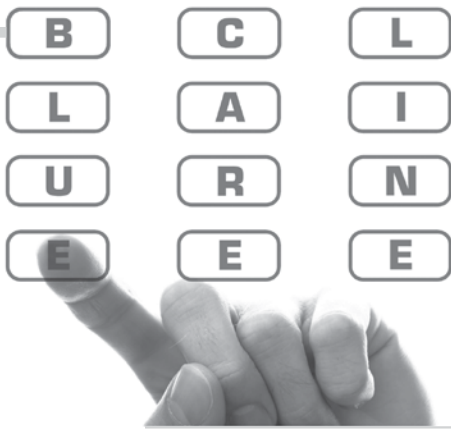
- An increase to individual and family annual deductibles.
- A cap on the annual out-of-pocket maximum for family coverage.
- An increase from \$10 to \$15 for office visit copayments. Remember, visits for preventive care like annual physical exams are covered at 100% with no copayment.
- A copayment of \$250 will apply to inpatient hospitalization, outpatient hospitalization and surgery. Coinsurance will apply, but you will not have to meet your annual deductible before the Plan begins to pay benefits for hospitalization and surgery.

Look for more detailed information about these Plan changes to be coming to your home soon.

### **Did You Know?**

- **An annual deductible** is a fixed dollar amount you must pay each year before the plan pays any benefits.
- **A copayment** is a flat dollar amount that you must pay for certain covered services.
- **Coinsurance** is the percentage of a dollar amount that you pay for certain services. Unlike a fixed copayment, coinsurance varies, depending on the total charge for a service.
- **In-network care** is provided by a network-affiliated provider. Benefits for in-network care are usually provided at higher levels than for out-of-network care, resulting in lower costs for members and the Fund.

It's up to all of us to make good use of the Plan's benefit programs, take precautions with our own health, and educate ourselves on the best ways to save money so that we can continue to enjoy the comprehensive coverage we've grown accustomed to.



## Call the Blue Care Line for Answers!

The Blue Care Line is a telephone service that allows members to speak with a registered nurse, discuss symptoms and ask medical questions 24 hours a day, 7 days a week. BCBS nurses will help you assess whether you need to see a doctor, go to the emergency room or treat yourself at home. These nurses are supported by physicians and use state-of-the-art evaluation tools to provide you with valuable health information.

**The next time you have any questions about your family's health, call the Blue Care Line at 888-247-BLUE (2583).**

## New COBRA/Self-Pay Rates

The chart below shows the COBRA and Retiree Rates in effect for 2011.

### COBRA/SELF-PAY REGULAR RATES FOR PLAN I

Medical*	\$1,147.80
Medical* + Dental	\$1,245.22

### COBRA/SELF-PAY REGULAR RATES FOR PLAN II

Medical*	\$881.57
----------	----------

### RETIREE RATES

Medical*	\$616.10
----------	----------

*\*Vision and Prescription Drug coverage included as part of your Medical coverage.*

These rates do not apply to the Western Massachusetts Health New England Plan.

## Come Back Inside and Feel Free!

Are you getting tired of standing outside in the cold? Maybe you're getting ready to take a step toward quitting smoking.

When you feel you're ready to quit tobacco for good, you won't have to do it alone. Quitting tobacco is one of the hardest addictions to break, which is why we've enlisted the help of professional experts with proven results to help our members and their families.

Our smoking cessation program offers counseling to help you break this addictive habit—and nicotine replacement therapy to help ease you from the physical addiction to nicotine. Just call 800-Try-To-Stop to find out how you can free yourself of tobacco for good.



# Together, we can make a difference.

## Early Detection Saves Lives

Did you know that many screenings for cancer detection are covered at 100%? Make sure you're getting screened when appropriate for your age, gender or family history. The following chart shows the BlueCross BlueShield recommended guidelines for preventive cancer screenings.

	AGE 18-30	AGE 30-39	AGE 40-49	AGE 50-64	65+
<b>Routine GYN Exams for Women</b>	Annually	Annually	Annually	Annually	Every one to three years at discretion of clinician
<b>Colorectal Cancer Screenings</b>	Not routine unless high risk	Not routine unless high risk	Not routine unless high risk	Colonoscopy at age 50 and then every 10 years, or annual fecal occult blood test plus sigmoidoscopy every five years or double contrast barium enema every five years	Colonoscopy at age 50 and then every 10 years, or annual fecal occult blood test plus sigmoidoscopy every five years or double contrast barium enema every five years
<b>Skin Cancer Screenings</b>	Every three years	Every three years	Every three years	Annual	Annual
<b>Breast Cancer Screenings</b>	Annual clinical breast exam	Annual clinical breast exam	Annual Mammography	Annual Mammography	Annual Mammography
<b>Testicular and Prostate Cancer Screening</b>	Every one to three years	Every one to three years	Clinical testicular exam every one to three years digital rectal exam or prostate specific antigen (PSA) blood test if at high risk	Annual digital rectal exam or prostate specific antigen blood test at discretion of clinician	Annual digital rectal exam or prostate specific antigen blood test at discretion of clinician

To find a doctor, go to [www.bcbs.com](http://www.bcbs.com) and click on Find a Doctor at the top of the page or call 800-810-2583.

## Guaranteed Annuity Fund Crediting Rate for 2011

The 2011 Guaranteed Annuity Fund crediting rate is 1.6% for 2011. This crediting rate will be applied to your individual account balance as of February 28, 2009.

As a reminder, interest is not applied to the contributions made to your account on and after March 1, 2009. This is one of the proactive steps taken to insure the long-term financial stability of the Fund and to recoup the Fund's losses in 2008.



## New England Carpenters Benefit Funds

350 Fordham Road, Wilmington, MA 01887

### Questions About Your Benefits?

The Fund Office is available to help. Stop by or call us at 800-344-1515 if you have any questions or need information about your benefits. The Fund Office is open Monday-Friday, 8:30 am to 4:30 pm.



VISIT US ON THE WEB:

[www.carpentersfund.org](http://www.carpentersfund.org)

WHAT DO YOU WANT TO DO?	CALL OR VISIT...
Find an In-Network Doctor	<a href="http://www.bcbs.com">www.bcbs.com</a> or 800-810-2583
Call the 24-Hour Nurseline	888-247-BLUE (2583)
Call the Best Doctors Program	866-904-0910
Quit Using Tobacco	800-Try-To-Stop
Contact the Fund Office	800-344-1515 or <a href="http://www.carpentersfund.org">www.carpentersfund.org</a>
Visit the Vision Center	617-782-0100
Find a Dentist	<a href="http://www.deltadentalma.com">www.deltadentalma.com</a>
Find a Free-Standing Facility for a CT Scan or MRI	<a href="http://www.bcbs.com">www.bcbs.com</a> or 800-810-2583
Visit a "Minute Clinic"	Call your local CVS or Walgreens pharmacy