Retirees are Taking Advantage of the Carpenters Center for Health!

A Conversation with Larry Piskur

Kristina Guastaferri, Chicago Regional Council of Carpenters Benefit Fund Administrator, recently sat down with Larry Piskur, a retiree from Carpenters Local Union No. 174, to talk about his experiences at the Carpenters Center for Health.

Q. How long have you been retired, and what do you do to keep active?
Answer: I retired 19 years ago. To keep active, I work three days a week at an assisted living facility near where I live. It feels good to do something to help other people. Also, from time to time, I rehabilitate injured animals, including squirrels, birds, and even a baby groundhog. Then, I release them back into the wild.

Q. The Health Center has been open for 18 months. Do you remember when you first heard about the Carpenters Center for Health and the services it provides?
Answer: My neighbor’s father is a retired carpenter. He recommended the Carpenters Center for Health. Actually, my wife went there before I did. She had a good experience.

Q. What made you decide to schedule an appointment?
Answer: I wasn’t feeling well for some time and decided to go to the Health Center. I had several issues that were addressed by the staff.

Q. How would you describe the staff that you interacted with at the Carpenters Center for Health?
Answer: I see Meredith Walter, the Family Nurse Practitioner, when I go to the Health Center, and she is great. Everyone I have interacted with is nice and seems to be very dedicated to their jobs. Whenever I’m there, the staff makes me feel like it’s all about me.

Q. Do you consider the Carpenters Center for Health your primary care facility?
Answer: Yes. Meredith helps me manage my blood pressure and encourages me to modify my diet. Eating more greens and vegetables has helped to keep my cholesterol in check.

Q. Would you recommend the Carpenters Center for Health to other Plan participants?
Answer: Yes! The staff takes time to listen, and they genuinely care about you and your health. They really make you feel like family.

Let a Registered Nurse Help You Decide What Care You Need.
Nurse advice is just a phone call away, 24/7 every day of the year! Call 312-260-1189 to reach the Carpenters Center for Health 24/7 Nurse Line. Registered Nurses provide support for symptoms such as:

- Cold or flu
- Sinus and ear infections
- Possible pink eye and other irritations
- Fever and chills
- Rashes and hives
- Sore throat

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Changes Are Coming to Your Vision Benefit in 2020

We’re making some exciting changes to your vision benefits, including moving to a new vision network: VSP Vision Care.

You’ll continue to have great vision benefits through VSP Vision Care, including a FREE WellVision Exam once per calendar year when you use a network provider. Also available through VSP Vision Care are a variety of discounts on eyewear, contacts, and LASIK.

VSP Vision Care has an extensive network of providers; however, it’s different from the EyeMed network that we’ve been using. Under the VSP Choice Network, you have access to over 30,000 independent and retail locations nationwide.

IMPORTANT! Visit vsp.com, and select Find a Doctor to find a VSP Choice Network provider near you. Before you make 2020 vision appointments, confirm your current provider is in-network. Or consider switching to a doctor in the VSP Choice Network.

More information about VSP Vision Care will be provided soon!

Your Dental Benefits Are Improving

Starting January 1, 2020, you’ll have higher dental maximums:

- **Annual maximum:** $2,500 (up from the $1,500 maximum in 2019) per covered individual.

- **Lifetime orthodontia maximum:**
  - In-network: The Plan will pay up to $5,000 in total. You’ll pay 20% for covered services (the Plan pays 80%) until the Plan’s payments reach $5,000. Then, you’ll pay 100% of any orthodontia charges.
  - Out-of-network: The Plan will pay up to $2,000 in total. You’ll pay 20% for covered services (the Plan pays 80%) until the Plan’s payments reach $2,000. Then, you’ll pay 100% of any orthodontia charges.

Use a network provider for care; it will save you money.
Managing Your Diet
During the Holidays

The holidays can be an especially hard time of year to avoid unhealthy foods. Follow these tips to stick to your diet this holiday season:

● **Pause before second helpings.** It takes a few minutes for your brain to register that your stomach is full. Take a 10-minute break after your first serving before going back for more.

● **Stand away from the food.** Position yourself away from the buffet or passed appetizers. A little distance makes it harder to mindlessly reach for food.

● **Eat a pre-party snack.** Don’t arrive ready to eat. Eat a small snack with complex carbohydrates and protein, like apple slices with peanut butter or a slice of turkey and cheese on whole-wheat pita bread.

● **Take a walk.** Walk around a buffet before you put anything on your plate. That way, you know all your options and will be less inclined to choose a little of everything.

● **Put on your dancing (or walking) shoes.** Work off those holiday calories with some post-dinner dancing. Or suggest a walk before the feast or even between dinner and dessert.

While you might be tempted by all the holiday treats, not overindulging will truly make a difference in the long run. Sticking to a healthy diet can greatly decrease your odds for developing chronic conditions like diabetes.

Source: [www.health.harvard.edu/blog/12-tips-for-holiday-eating-201212245718](www.health.harvard.edu/blog/12-tips-for-holiday-eating-201212245718)

Want to change your diet, but not sure where to start?
Call 312-337-4150 to make an appointment at the Carpenters Center for Health. The Health Center staff will partner with you to develop a wellness plan structured around your health needs and goals, and help you develop healthy habits.

‘Tis the Season to Be
Stressed Out

Overcome some common stressors this holiday season with these tips:

● **Manage your own expectations.** Be flexible and realistic and try to appreciate the fact that perfection is not a requirement.

● **Don’t try to do too much.** Fatigue, over scheduling and taking on too many tasks can dampen your spirits. Learn to say no, delegate as much as possible and manage your time wisely.

● **If the holiday blues have set in:**
  ● Make time to take care of yourself. Exercise, even just a brief walk after a meal can lift your spirits.
  ● Grab some sunlight when you can. As little as 20 minutes per day has been shown to boost one’s mood.
  ● Give back. Check with local organizations for ways you can help those in need this holiday season.

● **Don’t overspend.** Sticking to a budget can help relieve holiday spending guilt.

● **Avoid the post-holiday let down.** When the obligations finally stop, try to carve out a day of rest for yourself.

● **Learn forgiveness and acceptance.** Practice letting go of negative feelings.

● **Tap into your support system.** If you need an objective ear, contact the Members Assistance Program (MAP). With MAP, you and your covered dependents can receive five FREE (no deductible, no coinsurance) confidential sessions with a counselor. Call a ComPsych counselor 24/7 at 888-860-1566.
Pay Less Out of Pocket for Your Healthcare Needs!

Your Health Reimbursement Arrangement (HRA) is a tax-advantaged account you can use to pay for out-of-pocket costs for health care expenses for you and your eligible dependents. Your HRA is funded by the Welfare Fund based on monthly contributions made by your employer. The more you work, the more contributions are credited to your account.

To use your account, you must be a Member in Good Standing with your Local Union (your dues must be current and not in arrears).

For More Information
Read the HRA Brochure or the Frequently Asked Questions (FAQ), available on www.crccbenefits.org.
Or contact CYC at www.connectyourcare.com/crcchra or call 833-881-8156, 24 hours a day, seven days a week.

Submit Your 2019 HRA Receipts Before March 31

Don’t lose out! Be sure to submit your 2019 HRA receipts for eligible health-related expenses by March 31, 2020. If you miss the deadline, your expenses will not be reimbursed. If they have already been reimbursed and you can’t provide receipts for the expense by March 31, 2020, the reimbursement will become a taxable expense.

Eligible expenses are health care expenses—medical, prescription drug, dental, vision, hearing—that you or your eligible dependents incur that are not covered by the Plan. Expenses incurred on or after January 1, 2019, and on or before December 31, 2019, are eligible for reimbursement if submitted by March 31, 2020. For more information on eligible expenses, see IRS Publication 502: www.irs.gov/publications/p502.

Once you submit your receipt, ConnectYourCare (CYC) will directly deposit the funds into your bank account or mail you a reimbursement check.

Questions About Your Benefits?
Call the Fund Office at 312-787-9455.

Phone Option 3: Health Benefits Department handles questions regarding eligibility for benefits; medical, drug, and disability claims; COBRA and self-pay premiums; change of address, and dropping or adding dependents.

Phone Option 4: Retirement Benefits Department handles questions regarding retiree health coverage; applying for a pension or death benefit; and withdrawals from your Supplemental Retirement account.

Phone Option 5: Contributions & Collections Department handles questions regarding employer contributions; reciprocal transfers; employer audits; and carpenter complaints for non-payment of hours.

Website: www.crccbenefits.org

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