

on the *LEVEL*

Chicago Regional Council of Carpenters Welfare and Pension Funds



Winter 2020



ComPsych: Your Resource to Combat Holiday Stress!

With the COVID-19 pandemic, the holidays might be especially stressful this year. Whether it's canceled parties or less money to spend on gifts, your plans could look very different. Consider these tips as you navigate the next few months:

- * **Cope with distance.** The holidays are traditionally a time to spend with family and friends. While large parties are to be avoided, consider a socially distant walk, a video chat with family, or a gift exchange by mail.
- * **Manage your expenses.** With layoffs across the country, money might be tight. Review your budget to see what's manageable, and consider alternative gift ideas, like a home-cooked meal or help with house repairs.
- * **Take a deep breath.** Stay focused on what's important—your family, friends, health, and safety. If you feel stressed, try sitting in a comfortable, quiet space, closing your eyes, and freeing your mind. Or, for a creative outlet, try journaling, painting, or woodworking to vent your feelings in a healthy way.
- * **Stick to your schedule.** If you have time on your hands, consider starting an at-home project you've been putting off, like organizing the garage or painting a room.
- * **Put your health first.** Whether you're dieting or working through an exercise program, don't let the holidays become your excuse to quit. Your health should always be a priority. See page 2 for some holiday health-related tips.

Looking for more information? Check out ComPsych's Holiday Resource Guide at [guidanceresources.com](https://www.guidanceresources.com). It includes helpful resources on holiday-related finances, health, stress, relationships, safety, and more.



ComPsych counselors are ready to help you with family conflict, stress management, depression, financial concerns, and more. The Plan provides up to five free counseling sessions per person, per issue, per year for Carpenters and their eligible dependents. Don't worry—it's 100% confidential.

Professional counselors are available 24/7 by calling (888) 860-1566 or visiting [guidanceresources.com](https://www.guidanceresources.com).

Make Your Health Your Focus This Holiday Season



The holiday season can take a toll on your physical and mental health. This year, make managing your health, both physical and mental, a priority. Follow these tips from the Centers for Disease Control and Prevention (CDC)¹ to put your health first this holiday season:

- * **Keep mealtime consistent.** Eating at the same time helps build a routine and manages your blood sugar.
- * **Make exercise easy.** Break physical activity up into smaller chunks, like walking 10 minutes several times a day.
- * **Avoid or limit alcohol.** If you do have an alcoholic drink, have it with food. Alcohol can lower blood sugar and interact with diabetes medicines.
- * **Get some rest.** Sleep loss can make it harder to manage your blood sugar, and when you're sleep-deprived, you'll tend to eat more high-fat, high-sugar foods.
- * **Practice mindfulness.** Meditation can help to ease your mind and reduce stress. It has been shown to be helpful for a variety of conditions, including high blood pressure, certain psychological disorders, and pain management.²

¹ [cdc.gov/diabetes/library/features/holidays-healthy-eating.html](https://www.cdc.gov/diabetes/library/features/holidays-healthy-eating.html)

² [nccih.nih.gov](https://www.nccih.nih.gov)

If you need help changing your eating habits or managing a chronic condition, call the **Carpenters Center for Health at (312) 337-4150** to make an appointment. The Health Center's Wellness Coach will partner with you to develop a wellness plan structured around your health needs and goals.



HOLIDAY HACK

Have pumpkin pie instead of pecan pie. Even with a dollop of whipped cream, you'll cut calories and sugar by at least a third.

Status Change?

Let us know if you are moving to a new address, changing your email address or want to add a new one, changing phone numbers or adding a cell phone number, adding or removing a dependent from coverage, or changing your beneficiary designation.

The Fund Office is your source for information, so keep us informed. Contact the Fund Office with any changes at **(312) 787-9455**, option 3. You can also send an email with your name, UID number, and phone number to activenrollment@crccbenefts.org. Certain forms, such as the Participant Information form and the Beneficiary Designation form, are available on the Health Plan Forms page of [crccbenefts.org](https://www.crccbenefts.org).

CONGRATULATIONS!

Harold Snyder, member of Carpenters Local Union 1889, was the winner of the Carpenters Center for Health Fall Promotion, winning a \$500 American Express gift card.

Congratulations, Harold!

The Deadline for HRA Receipts Is Coming Up!

Submit your 2020 HRA receipts by March 31, 2021.

If you miss the deadline, your expenses might not be reimbursed. If you've already been reimbursed and you don't provide receipts for the expense by March 31, 2021, the reimbursement will become a taxable expense in the following year.

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 between January 1, 2020, and December 31, 2020, are eligible for reimbursement if submitted by March 31, 2021. For more information on eligible expenses, see IRS Publication 502: irs.gov/publications/p502.

To be reimbursed for an eligible expense, submit your receipt, and ConnectYourCare (CYC) will directly deposit the funds into your bank account or mail you a reimbursement check, your choice.

Find more information about the HRA on crcbenefits.org. You can also contact CYC at connectyourcare.com/crcchra or call **(833) 881-8156**, 24 hours a day, seven days a week.



Get in the habit of submitting receipts on a regular basis. If you submit receipts every time you have an eligible expense—or once a month—you won't be searching for them in March!



Are You Retirement Ready?

We're gearing up for 2021 retirement planning webinars. Don't be stressed about planning for retirement—mark your calendar now, and save the date for these helpful sessions.

Meeting	Date	Time (Central Time)
Pre-Retirement Planning Webinars	April 17, 2021	9:00 a.m. to 2:00 p.m.
	July 17, 2021	9:00 a.m. to 2:00 p.m.
	October 16, 2021	9:00 a.m. to 2:00 p.m.
John Hancock Retirement Planning Webinars	March 27, 2021	9:00 a.m.
	September 25, 2021	9:00 a.m.

Details to follow! Webinars will be held virtually. More information, including registration links, will be provided closer to the meeting dates. *Dates are subject to change.*



**Chicago Regional Council
of Carpenters Welfare Fund**
12 East Erie Street
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Not Receiving Our Emails?

To update your email address, call the Fund Office at **(312) 787-9455**, menu option 3. You can also send an email with your name, UID number, and phone number to activenrollment@crccbenefts.org.

Questions About Your Benefits?

Call the Fund Office at **(312) 787-9455**.

		FAX	EMAIL
Phone Option 3	Health Benefits Department: Eligibility for benefits; medical, drug, and disability claims; COBRA and self-pay premiums; change of address; and dropping or adding dependents	(312) 951-1515	Eligibility: activenrollment@crccbenefts.org Disability claims: disability@crccbenefts.org
Phone Option 4	Retirement Benefits Department: Retiree health coverage; applying for a pension or death benefits Withdrawals from your Supplemental Retirement account	(312) 951-3986 (312) 337-3779	pension@crccbenefts.org srp@crccbenefts.org
Phone Option 5	Contributions & Collections Department: Employer contributions; reciprocal transfers; employer audits; and carpenter complaints for non-payment of hours	(312) 787-3212	contributionspayment@crccbenefts.org
Website	crccbenefts.org		

The information provided in **on the LEVEL** is of a general nature only and does not replace or alter the official rules and policies contained in the official Plan documents that legally govern the terms and operation of the Welfare Fund. If this newsletter differs in any way from the official Plan documents, the official Plan documents always govern. Receipt of this newsletter does not guarantee eligibility for benefits. The Trustees have the right to modify benefits at any time.