Check Out the Vision Center—Our Members Already Love It!

The Carpenters Center for Vision offers convenient, wellness-inspired vision care for you and your family. Make an appointment to access great benefits, like FREE WellVision Exams and retinal screenings, a wide selection of fashionable frames and safety glasses, and more!

Don’t take our word for it. Here’s what James Orth, a retired member of Local 1 had to say: I had an appointment at the Vision Center for an eye exam and new glasses. I was very impressed. Everything was very sanitary and the staff was very professional. I definitely recommend the Carpenters Center for Vision to all my fellow carpenters.

The Carpenters Center for Vision does not accept cash! For copays, or if you purchase an add-on such as a lens enhancement, you can pay with a debit or credit card, or your HRA debit card.

Flu Season Is Approaching

During the COVID-19 pandemic, it could be easy to forget about the flu season. Don’t get caught off guard! The Carpenters Center for Health is a full-service doctor’s office; that means you and your eligible family members can get FREE immunizations and flu shots.

Make sure you and your family are protected from the flu. Even if you had a flu shot last year, you will still need to get this year’s vaccine, as active flu strains are different each year.

Mark your calendar for our annual flu shot clinic! Visit the Health Center on October 8 or 9 for a flu shot—no appointment necessary. When you arrive at the Lisle campus, follow the signage that will lead you downstairs to a check-in area. The flu shot clinic will be held during regular business hours. Masks and social distancing rules apply. Please remember to bring a picture ID and your BCBS ID card.

Let a Registered Nurse Help 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 can provide support for:

- Cold or flu symptoms
- Sinus and ear infections
- Possible pink eye and other eye irritations
- Fever and chills
- Rashes and hives
- Sore throat
- To help you decide if you need to see a doctor!

Follow us on social media for the latest in benefits news!
Chicago Regional Council of Carpenters Benefit Funds is on Facebook and Instagram at @crccbenefits.
Don’t Miss Out on FREE Diagnostic Imaging Services

You and your eligible dependents can get FREE diagnostic imaging services, such as an MRI, CT, or PET scan, through the Absolute Solutions network. The Absolute Solutions network has over 100 Illinois locations.

When your doctor prescribes diagnostic imaging, call Absolute Solutions at (800) 321-5040. Representatives are available 7:00 a.m. to 6:30 p.m. CT, Monday through Friday, to set up an appointment.

Important! You must have a written order from your doctor for the imaging test; you’ll need to send it to Absolute Solutions.

Note: No-cost diagnostic imaging services coverage does not apply to the Low Cost Medical Plan or the Retiree Plan of Benefits.

ComPsych:
For Teenage Eyes Only!

Pass this article off to your teenager. ComPsych is for them too!

No matter your age, you can contact the Member Assistance Program for help! If you are struggling at home or school—whether it’s with cyberbullying, drug or alcohol abuse, stress and anxiety, or just poor study habits—speak with a counselor.

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.

Our Website Is Getting a Refresh

Later this fall, we’re launching a redesigned crcbenefits.org. The updated website will be easier to use and offer great features for our participants. From the website, you will be able to log in to the new Member Portal and check your hours, eligibility for benefits, and more. Stay tuned for more information in the coming weeks.

Understanding Prescription Drug Costs

The Fund continues to pay more for prescription drugs each year. This cost increase is driven primarily by the rising cost of specialty medications. Specialty medications tend to be very expensive because they require special handling during storage and distribution. Although our number of specialty medication prescriptions is low, their cost is significant.

The Fund tries to manage the cost of prescription drugs by participating in step therapy programs and requiring prior authorizations in some cases. Generic drugs have the lowest cost, which saves you and the Fund money. They are chemically identical to the brand-name version, so they are just as safe and effective. If your doctor prescribes a brand-name medication, ask if a generic is available. It will save you and the Fund money.

Take a look at the Fund’s prescription drug spend in 2019.

<table>
<thead>
<tr>
<th>2019</th>
<th>$73,360,882 Total Fund spend on prescriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>556,296 Total number of prescriptions</td>
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<tr>
<td></td>
<td>Fund’s average cost per script</td>
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<tr>
<td>Generic:</td>
<td>$22.14</td>
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<tr>
<td>Brand:</td>
<td>$543.07</td>
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<tr>
<td>Specialty:</td>
<td>$3,747.90</td>
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<tr>
<td>2019</td>
<td>$56,296 Fund’s average cost per script</td>
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<tr>
<td></td>
<td>Member’s average cost per script</td>
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<td>Generic:</td>
<td>$5.81</td>
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<td>Brand:</td>
<td>$84.90</td>
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<tr>
<td>Specialty:</td>
<td>$52.47</td>
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</table>
Are You Retirement Ready?

There’s no need to stress. Learn about your retirement options.

Pre-Retirement Workshops

The next Pre-Retirement Webinar will be held on Saturday, November 7, 2020, from 9 a.m. to 1 p.m. Advance registration for the webinar is REQUIRED. Space is limited, and openings are filled on a first-come, first-served basis. Register online at bit.ly/3bKOpPJ.

John Hancock Retirement Planning

John Hancock, our recordkeeper for the Supplemental Retirement Plan, offers educational seminars and webinars to help you prepare for your future.

The next seminar is October 17, 2020. This will be a virtual session. Advance registration for the seminar is REQUIRED. Space is limited, and openings are filled on a first-come, first-served basis. Register online for this seminar at bit.ly/3dtTITJ.

Women’s Health and Cancer Rights Annual Notice Reminder

You and your dependents may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

Plan limits, deductibles, copays, and coinsurance apply to these benefits. For more information on WHCRA benefits, contact the Health Benefits Department at (312) 787-9455, menu option 3.

Notice of Privacy Practices

The Chicago Regional Council of Carpenters Welfare Fund (the Fund) is required by law to maintain the privacy of your health information as described in its Notice of Privacy Practices.

You have a right to request and receive a copy of that notice at any time, even if you have received the notice previously. For a copy, visit the Fund’s website at crccbenefits.org. On the left side of the screen, under Health Plan, select Forms. The forms are listed in alphabetical order, sectioned by Actives and Retirees.

You can also receive a copy by calling the Health Benefits Department at (312) 787-9455, menu option 3, Monday through Friday, 8:00 a.m. to 4:30 p.m., or by writing to:

Chicago Regional Council of Carpenters Welfare Fund
Attn: Health Benefits Department
12 East Erie Street
Chicago, IL 60611-2796

Not Receiving Our Emails?

To update your email address, call the Fund Office at (312) 787-9455, menu option 3.
Questions About Your Benefits?
Call the Fund Office at (312) 787-9455.

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

Website: crccbenefits.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.