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**GREAT | BENEFITS | FOR  
LIFE**

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**CARPENTERS BENEFIT FUNDS**

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**SPRING 2012**

PENSION FUND | ANNUITY FUND | HEALTH FUND | VACATION FUND | CARPENTERS ASSISTANCE PROGRAM

As we settle into 2012, we thought you might like to hear how the New England Carpenters Health Benefits, Pension and Annuity Funds fared in 2011 ...

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# HOW DID WE DO?

... Though we are still in the midst of rough economic times, we are pleased to report that all of the Funds are in a stable financial position and reserves are strong. How did we do it?



## Employment

We can't take all the credit. Fortunately for participants in the Pension Fund, employment was up more than 12% last year, with more carpenters working and earning benefits. The Pension Fund saw an extra 1.2 million more hours worked in 2011 than in 2010.

For the Guaranteed Annuity Fund, the difference was more than 1.4 million hours, with employment by participants in the Annuity Fund up 14%.

## Plan Changes

The Trustees enacted several Plan changes in 2011 to help the Funds remain financially secure. For example, higher deductibles and copayments were key factors in helping to improve our funding of the Health Benefits Plan. While these plan changes mean that you pay more when you use some health care services, the combined efforts of everyone pitching in to absorb higher plan costs are really paying off with the financial health of the Health Benefits Plan.

## Participant Usage

We also have you to thank for being good health care "consumers." We recognize that the Health Benefits Fund is doing well in large part due to your wise use of Plan benefits—for instance, using preferred (in-network) providers whenever possible, visiting urgent care facilities instead of the emergency room, opting for generic medications instead of brand-name drugs, and generally just taking advantage of our wellness benefits to keep yourself healthy. Please keep up your efforts in 2012.

We're not out of the woods yet, but all of our Funds seem to be well positioned for the new year. Thanks to you and the Trustees, we're continuing to provide our members with great benefits for life.

## Good News About the Health Fund

The Health Fund remains robust and in good standing, even after expanding the benefits program as required under the Patient Protection and Affordable Care Act. For example, your children to age 26 were eligible for coverage in the 2011 Plan Year and will continue to be eligible for coverage in 2012. Your preventive care services, such as annual exams, were covered at 100% in 2011, and that will continue in 2012 as well.

# QUIT TOBACCO AND FEEL FREE

If you're a smoker, odds are you've heard all the statistics and know the dangers of the habit. As harmful as it is, tobacco use is one of the hardest addictions to break. With a little help from the New England Carpenters Health Benefits Fund, however, it can be a lot easier. The Health Benefits Fund provides support, like free nicotine patches and counseling calls. Just call 1-800-Try-to-Stop and identify yourself as a New England Carpenter (or a dependent age 18 or older) to hear about the resources available to help you kick the habit and feel free!

## Curbing Your Cravings

For most tobacco users, tobacco cravings or urges to smoke can be powerful. When an urge to use tobacco strikes, remember that although it may be intense, it will be short-lived, and it probably will pass within a few minutes whether or not you give in to your tobacco craving. Each time you resist a tobacco craving, you're one step closer to stopping smoking or other tobacco use for good.


The Mayo Clinic offers some help to resist the urge to smoke or use tobacco when a tobacco craving strikes, no matter where you are:

**Delay.** If you feel like you're going to give in to your tobacco craving, tell yourself that you must first wait 10 more minutes and then do something to distract yourself for that period of time. This simple trick may be enough to derail your tobacco craving. Repeat as often as needed.

**Don't have 'just one.'** You might be tempted to have just one cigarette to satisfy a tobacco craving. Don't fool yourself into believing that you can stop at just one. More often than not, having just one leads to another, then another — and you may wind up using tobacco again.

**Avoid triggers.** Urges for tobacco are likely to be strongest in the situations where you smoked or chewed tobacco most often, such as at parties or bars, in the car or while watching television. Identify your trigger situations and have a plan in place so that you can avoid them entirely or get through them without using tobacco. Don't set yourself up for a smoking relapse. If you usually smoked while you talked on the phone, for instance, keep a pen and paper nearby to occupy yourself with doodling rather than smoking.

**Get physical.** Physical activity can help distract you from tobacco cravings and reduce the intensity of cravings. Just 30 minutes of moderate physical activity can make a tobacco craving go away. Get out for a walk or jog. If you're unable to get outside for exercise, try squats, deep knee bends, push-ups, running in place, or walking up and down a set of stairs a few times.



**Practice relaxation techniques.** In the past, smoking may have been your way to deal with stress. Trying to resist a tobacco craving can itself be stressful. Take the edge off stress by practicing relaxation techniques. These include deep-breathing exercises, muscle relaxation, yoga, visualization, hypnosis and massage.

**Call reinforcements.** Touch base with a family member, friend or support group member for moral support as you struggle to resist a tobacco craving. Chat on the phone, go for a walk together or simply share a few laughs — or get together to commiserate about your cravings.

**Remember the benefits of quitting.** Write down or say out loud the reasons you want to stop smoking and resist tobacco cravings. These might include feeling better, getting healthier, sparing your loved ones from secondhand smoke or saving money. And if you're a closet smoker, you may save hours of time since you no longer have to spend time trying to conceal your habit.

**Chew on it.** Give your mouth something to do to fight a tobacco craving. Chew on sugarless gum or hard candy. Or, munch on raw carrots, celery, nuts or sunflower seeds — something crunchy and satisfying.

**Try Nicotine Replacement Therapy,** (like patches, lozenges or gum) as offered through the Massachusetts Department of Public Health's program (and supplemented by the New England Carpenters Health Benefits Fund) to help state residents quit smoking. Call 1-800-Try-to-Stop for information. Remember, trying something to beat the urge is always better than doing nothing. And each time you resist a tobacco craving, you're one step closer to being totally tobacco-free.

**1-800-TRY-TO-STOP**

## PENSION PLAN AMENDMENT FOR SAME-SEX COUPLES

Effective March 1, 2012, the Pension Plan amended its payment options to allow same-sex married couples to elect the “Participant-Spouse” option when they retire. This form of payment allows the participant to provide a benefit for their spouse in the event of the participant’s death. This amendment is retroactive to January 1, 2011, which means that anyone who retired after January 1, 2011 is eligible to have their benefits recalculated if they elected a joint and survivor option.

## GUARANTEED ANNUITY FUND CREDITING RATE FOR 2012

The Guaranteed Annuity Fund crediting rate is 1.59% in 2012. This crediting rate will be applied to your individual account balance as of February 2009. As a reminder, interest is not applied to the contributions made to your account on and after March 1, 2009—the result of just one measure taken by the Trustees to help recoup some of the losses suffered by the Fund in 2008.

## NEW COBRA RATES

The chart below shows the COBRA and Retiree Rates in effect for 2012. These rates do not apply to the Western Massachusetts Health New England Plan.

	MONTHLY
<b>COBRA/SELF-PAY REGULAR RATES FOR PLAN I</b>	
Medical*	\$1,169.38
Medical* + Dental	\$1,272.07
<b>COBRA/SELF-PAY REGULAR RATES FOR PLAN II</b>	
Medical*	\$876.72
<b>RETIREE PLAN RATES FOR PLAN III** EFFECTIVE APRIL 1, 2012</b>	
Medical*	\$709.25
<b>COBRA/SELF-PAY REGULAR RATES FOR PLAN V BCBS OF MA MEDEX BRONZE PLAN</b>	
Medical and Prescription Drugs	\$423.63
<b>EXTRA II MONTHS FOR SOCIAL SECURITY DISABILITY FOR PLAN I</b>	
Medical*	\$1,719.68
Medical* + Dental	\$1,870.69
<b>EXTRA II MONTHS FOR SOCIAL SECURITY DISABILITY FOR PLAN II</b>	
Medical*	\$1,289.30

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

\*\*Net amount after 50% subsidy.

### The Guaranteed Annuity Fund: Positive Changes to Help Our Members

To help our members who have been struggling to find work opportunities, the Fund adopted a 12-month withdrawal option in August 2010. If you’ve had no contributions submitted on your behalf for a 12-month period you are eligible for up to 50% of your account balance (to a maximum of \$50,000). Understanding that sometimes a member may return to work to then be laid off, the Trustees have adopted a de minimis rule that allows for limited employment in a 12-month period. If you work anywhere from 0 to 160 hours in a 12-month period, you may be considered unemployed, providing you had no contributions in the first month and last three months of the 12-month period.\* After 24-consecutive months of unemployment status, participants may elect to receive a distribution of up to 100% from their Guaranteed Annuity Fund individual account.

\*The de minimis rule is subject to review on an annual basis.

### New Benefit Improvement for Plan I and Plan II

Services related to infertility treatment were previously covered to a lifetime maximum of \$5,000. Effective January 1, 2012, we have increased the lifetime maximum to \$15,000. Contact the Fund Office for more information.

## NEW CARPENTERS ASSISTANCE PROGRAM (CAP) PARTNER

The Carpenters Assistance Program (CAP) is available to all participants and their dependents for free, confidential help with a variety of personal issues. As part of the CAP, we partner with an Employee Assistance Plan (EAP) to provide free, short-term counseling and assistance to our members. Our current CAP partner, Mount Auburn Hospital, is no longer providing EAP services. We will now be partnering with a company called “KGA.”

Like Mount Auburn Hospital, KGA can provide assistance with a variety of issues including stress, depression, substance abuse, legal issues, elder care and financial problems. It’s free and it’s confidential. You can call KGA directly anytime at 800-648-9557.

You will be receiving a new BlueCross BlueShield card in the mail with the new phone number for KGA.

### Struggling With Addiction?

If you or a family member is battling substance abuse, contact the Carpenters Assistance Program at 1-800-344-1515, Option 1, extension 1160. We can assess your situation and point you in the right direction so that you can get the help you need.

## WE HEARD YOU—NEW DAVIS VISION CARDS ON THEIR WAY

We understand your concerns about privacy. We’re in the process of developing new Davis Vision Cards with alternate identification numbers instead of Social Security Numbers. Be on the lookout for yours to arrive within the next few weeks.

### All Vision Care Claims Will Be Processed By Davis Vision

Davis Vision will be processing all eye care claims—regardless of whether you visit a Davis Vision provider. If you are visiting a network provider, there is no need for a claim form. Just make your appointment, and your provider will verify your eligibility and benefits and handle the rest. If you visit an out-of-network provider, you will be responsible for paying the provider’s charges at the time of service. You can then download a claim form from the Member Portal on the Davis Vision website at [www.davisvision.com](http://www.davisvision.com). Follow the instructions for completing and submitting the form for reimbursement.

### New Claims and Appeals Regulations

All group health plans covered by the Employee Retirement Income Security Act (ERISA), like the New England Carpenters Health Benefits Plan, must process and administer claims and appeals using procedures that comply with detailed Labor Department regulations. The Trustees have modified the claims and appeals procedures to comply with new federal appeals protections mandated under the Affordable Care Act. As a result, the claims and appeals process for the Health Benefits Fund has been revised as of January 1, 2011. Watch your mail for an explanation of new regulations and a revision to your Summary Plan Description.

## THE WOMEN’S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA)

You or 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; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Plan limits, deductibles, copayments, and coinsurance apply to these benefits. For more information on WHCRA benefits, call the Fund Office at 978-694-1000 or 800-344-1515.



## New England Carpenters Benefit Funds

350 Fordham Road, Wilmington, MA 01887

VISIT US ON THE WEB: [www.carpentersfund.org](http://www.carpentersfund.org)

### IF YOU HAVE QUESTIONS:

For more information about your Carpenters Funds, visit us at [www.carpentersfund.org](http://www.carpentersfund.org), or call the Fund Office at (978) 694-1000 or (800) 344-1515. We're here to help!

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
Seek Assistance with a Personal Issue	Carpenters Assistance Program (CAP): 1-800-344-1515, Option I, extension 1160 Employee Assistance Program (EAP): 800-648-9557
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"	<a href="http://www.cvs.com">www.cvs.com</a>