

on the **LEVEL**

Chicago Regional Council of Carpenters Welfare and Pension Funds

RETIREE EDITION



Spring 2021



Vaccines—There's More to Consider Than COVID-19

Vaccines are an important tool in preventing the spread of certain types of diseases. After being vaccinated, your body develops immunity, or resistance, to the disease. The Food and Drug Administration (FDA) requires vaccines to be developed according to strict guidelines. Vaccines must report positive safety outcomes with only minimal side effects.

Depending on your age, health conditions, lifestyle, and travel habits, the Centers for Disease Control and Prevention (CDC) recommends different vaccines. Here's a list of vaccines commonly recommended to adults:¹

Vaccine	What it's for	When it's recommended
Influenza (flu) vaccine	Seasonal flu	Annually; all adults
Shingles vaccine	Shingles and the complications from the disease	Healthy adults 50 years and older
Pneumococcal polysaccharide (pneumonia) vaccine (PPV-23)	Serious pneumococcal disease, including meningitis and bloodstream infections	All adults 65 years or older, and for adults younger than 65 years who have certain health conditions ²
Tdap vaccine	Whooping (pertussis) cough, tetanus, and diphtheria	Adults, if you did not receive it as a child ³
Td vaccine	Tetanus and diphtheria	Every 10 years, as a booster to the Tdap vaccine

¹ [cdc.gov/vaccines/adults/rec-vac/index.html](https://www.cdc.gov/vaccines/adults/rec-vac/index.html)

² If you have a weakened immune system, cerebrospinal fluid leak, or cochlear implant, your doctor may recommend a different pneumonia vaccine.

³ Depending on your health, there are additional times your doctor may recommend a Tdap vaccine.

The Carpenters Center for Health offers vaccines to eligible retirees and their covered dependents. Contact the Health Center at **(312) 337-4150** for information on what vaccines are available.

COVID-19 Vaccine: Where to Find More Information

You and your covered dependents will pay nothing (\$0) for the COVID-19 vaccines. The vaccine is being distributed in phases. You can learn more about the Illinois plan for distribution at dph.illinois.gov/covid19/vaccination-plan. The Fund Office will notify you when the vaccine will become available at the Carpenters Center for Health.



Important!

Talk with your doctor or other health care professional to find out which vaccines are recommended for you.

Your Retiree Health Coverage and Medicare

It's important to enroll in Medicare when you (or your spouse) first become eligible. The Retiree Plan **cannot** remain your primary insurance once you are eligible for Medicare. When you turn age 65, Medicare becomes your primary insurer, and the Retiree Plan becomes secondary. This means that medical claims must be submitted to Medicare first. The Retiree Plan is designed to supplement Medicare.

Medicare Eligibility

If you are receiving Social Security benefits, the Social Security office should contact you with information about Medicare. This usually occurs at least three months before your 65th birthday.

If you, your spouse, or dependent child becomes eligible for Medicare due to disability, you must send a copy of your Medicare ID card to the Retirement Benefits Department as soon as you receive it. This change in coverage is required, but it is not automatic. If you do not promptly send in the Medicare card, the change will be retroactive to the date Medicare became effective. Once you send a copy of your Medicare ID card, the Fund will change your coverage to the Medicare Supplement Plan.

If you become eligible for Medicare but your enrolled spouse and dependents are not (or vice versa), they may continue to participate in the non-Medicare plan as long as they are not Medicare eligible and they continue to meet all other eligibility requirements.



Medicare Supplement Plan Coverage

The Plan is designed to supplement Medicare Parts A and B to give you broad coverage—it is not intended to pay all amounts that Medicare does not cover.

- ★ **Services not covered by Medicare.** In general, the Plan does not pay benefits for services that are NOT covered by Medicare.
- ★ **Hearing aids and exams.** Even though these are generally not covered by Medicare, hearing evaluations/examinations are covered at 100% up to \$150 every two years. Hearing aids, or their repair, are covered up to a maximum of \$5,000 once every five consecutive years, and coverage for the device is not subject to the deductible. Discounts are offered through EPIC Hearing Healthcare. Call EPIC at **(866) 956-5400** for more information.
- ★ **Comprehensive physical exam and health evaluation.** An annual physical exam and health evaluation is covered for you and your spouse, including blood glucose and cholesterol tests, as well as mammogram and prostate screenings—all at no charge to you when you use the Fund's contracted provider, Health Dynamics. Call **(414) 443-0200** to schedule your annual exam.

Have a question? Visit medicare.gov and download the Medicare & You handbook. You can also call the Retirement Benefits Department at **(312) 787-9455**, menu option 4.



Follow us on social media for the latest in benefits news!

Chicago Regional Council of Carpenters Benefit Funds is on Facebook and Instagram at [@crccbenefts](#).

Stay in the know!

Send the Fund Office your email address to receive the latest benefits-related communications. To update your email address, call the Retirement Benefits Department at **(312) 787-9455**, menu option 4, or email us at pension@crccbenefts.org.



Health Care 101: Understanding Prescription Drug Coverage

Spend some time learning about the Plan's comprehensive prescription drug coverage.

Learn the Basics

Our partnership with **Express Scripts** gives you access to:

- * A national retail pharmacy network, and
- * A nationwide home delivery program

We also contract with **Accredo**, affiliated with Express Scripts, to provide specialty medications, which often require special handling, that are used to treat chronic and rare conditions.

There are 4 tiers of prescription drug coverage, based on drug type. Each prescription you fill is in one of these categories. The type of medication determines your copay amount.

- * **Generic Drug:** A non-brand-name substitute for a brand-name medication
- * **Single-Source Brand-Name Drug:** A brand-name drug that doesn't currently have a generic drug available as a substitute
- * **Multisource Brand-Name Drug:** A brand-name drug that has one or more generic drugs available as a substitute
- * **Specialty Medication:** A drug used to treat complex, chronic, or rare medical conditions



What's a maintenance medication?

Maintenance medications are taken on a long-term, regular basis for chronic conditions such as high blood pressure, arthritis, diabetes, and asthma.

Fill Your Prescriptions

Fill new prescriptions at your local participating Express Scripts retail pharmacy. You may need to show your Express Scripts ID card.

Fill ongoing maintenance medications through the Express Scripts Home Delivery Program. When the medications are originally prescribed, you are allowed only three fills at a retail pharmacy. After that, you are required to use the Home Delivery Program to receive a 90-day supply. For this reason, you may want to ask for two prescriptions when your doctor prescribes a new long-term medication:

- * A **30-day supply** that your doctor sends directly to an Express Scripts retail pharmacy, and
- * A **90-day supply with three refills** (which generally will last for one year) that your doctor sends directly to the Express Scripts Home Delivery Program

Stay connected

Prescription drug questions: Visit express-scripts.com to order your maintenance medications online, check your prescription status, track shipments, make your copay, learn about your condition, and much more. You can also call Express Scripts at **(800) 939-2089**.

Specialty medication questions: Visit accredo.com to order specialty medication refills online, check your prescription status, track shipments, make your copay, learn about your condition, and much more. You can also call Accredo at **(800) 803-2523**.

General coverage questions: Call the Retirement Benefits Department at **(312) 787-9455**, menu option 4.

Frequently Asked Questions

Are there copays? Yes, but the amount you pay is based on your level of coverage and type of medication. Generic medications are the lowest cost.

Are all medications covered? The Plan participates in the Express Scripts National Preferred Formulary. The formulary is a broad list of Express Scripts preferred medications; only medications on this list are covered by the Plan. The list changes from time to time, so if your medication is removed from the formulary, you will be notified in advance about which alternative drugs are available to you in the same therapeutic class.

What if my doctor prescribes a medication not covered by the Plan? The Plan participates in a **Preferred Drug Step Therapy Program** which identifies preferred, FDA-approved, cost-effective medications as an alternative to certain high-cost medications. If your doctor prescribes a non-preferred, high-cost medication, you will need to try the lower-cost alternative first in order for the Plan to cover the medication, if necessary. In some cases, if your doctor believes a certain low-cost medication may not be as effective for you, they can request a coverage review by contacting Express Scripts.

What if I use a pharmacy outside of the Express Scripts retail pharmacy network? If you use a nonparticipating pharmacy, you are required to pay the full cost of the drug at the retail pharmacy. You may then submit a claim to Express Scripts. Reimbursement is based on the discounted amount Express Scripts would have paid to a participating pharmacy for that drug.

Is prior authorization required for specialty medications?

In most cases, if your doctor prescribes a specialty medication, they will be required to provide information about your diagnosis, other health conditions, specific test results, and other medications you are taking, before the medication is approved for dispensing.

Do I have to use the Home Delivery Program if I am (or an eligible dependent is) in an extended-care/skilled-nursing facility? If the extended-care/skilled-nursing facility is unable to use the Home Delivery Program, the Fund Office can provide an exception to this rule. You must provide documentation verifying residency and stating the specific reason why the facility is unable to use the Express Scripts Home Delivery Program.

Is the Plan's prescription coverage considered creditable-coverage? Yes. Each year the Plan's actuary reviews the coverage level to ensure it is at least as good as Medicare Part D coverage. If you are age 65 or older, the Fund Office sends a notice to you each year confirming the Plan meets the creditable coverage requirements. Note: You cannot be enrolled in Medicare Part D coverage while enrolled in Retiree Plan's prescription drug coverage.

NEW! Specialty Pharmacy Copay Assistance Program

The **SaveonSP** copay assistance program helps you save on high-cost specialty drugs. If you take qualifying medications, you will be contacted by SaveonSP to enroll in a copay savings program. After you enroll, **you will not have a copay** for qualifying drugs. If you do not enroll, you will be required to pay the **full cost of the drug**.

If your specialty drug is on the list of covered specialty medications, SaveonSP will contact you directly. Or you can contact SaveonSP at **(800) 683-1074** for a list of qualifying specialty medications. Note that the list changes periodically. If a specialty drug is removed from the list, you will pay the specialty drug copay. If you have any questions, you can contact the Fund Office.



Keep your prescription drug info at your fingertips!

Download the Express Scripts app to your smartphone or tablet to order refills and make payments. You can even set up reminders to take your medications.



A Fresh Start for Your Mental Health

Whether you've been isolated from family members, canceled travel plans, or been anxious about your health, the COVID-19 pandemic has impacted us all.

With the COVID-19 vaccine now being distributed across the country, there is renewed hope that things will soon return to normal. In the meantime, it's important to consider how your mental health has been affected by the pandemic. This may be a good opportunity to readjust your thinking.

Get started with these tips:

- ✿ **Embrace change.** We grow comfortable and accustomed to our surroundings, but familiarity can make us feel like we are stuck in a rut. Add some variety to your life! Try walking outside (when the weather warms up), calling an old friend, or taking a different route to the grocery store. Just because social interactions are limited, doesn't mean you need to keep the same routine every day.
- ✿ **Stop procrastinating.** Be active in eliminating things from your to-do list. This will not only make you more productive, but you will also have fewer obligations holding you down, physically and emotionally.
- ✿ **Be positive.** Try to look at things in a positive light; focus on the good instead of focusing on things you don't like. If something doesn't go your way, view the event as a learning experience, and use what you have learned to improve.

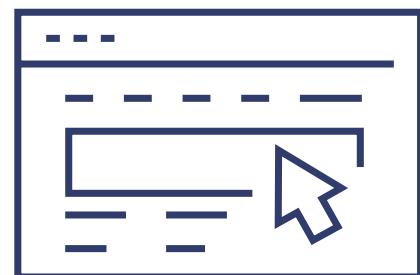
Need additional help? Contact Blue Cross and Blue Shield of Illinois (BCBSIL) for more information about your behavioral health benefits. You can reach a BCBSIL representative at **(800) 851-7498**, 8:00 a.m. to 6:00 p.m. CT, Monday through Friday.

Additional Benefits for Retired Union Members

The **Midwest Coalition of Labor** (MCL) was founded to provide Union members free access to certain services such as roadside assistance, legal advice, residential property tax appeals, and credit consulting and repair. You are also able to receive deep discounts or flat rates on personal services like tax preparation and legal fees.

In addition, the MCL has partnered with SSDC Services Corp., a national advocacy firm specializing in Social Security disability insurance benefits and Medicare coordination. SSDC identifies your or your dependent(s)' eligibility and becomes your advocate for filing and obtaining these benefits.

Check out the **MCL Retiree Brochure** on the home page of crccbeneftis.org, or call MCL at **(800) 433-2099** for more information.



New website coming soon!

This spring we're launching a redesigned crccbeneftis.org. The updated website will be easier to use and offer great features for our participants. Stay tuned for more information.



**Chicago Regional Council
of Carpenters Welfare Fund**
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Questions About Your Benefits?

Call the Fund Office at **(312) 787-9455**, menu option 4.

		FAX	EMAIL
Menu 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@crccbeneftis.org srp@crccbeneftis.org
Website	crccbeneftis.org		

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