



PHILADELPHIA & VICINITY | DECEMBER 2018

CARPENTERS.FUND



HAPPY HOLIDAYS!

How to have a happier, healthier holiday, and tips to lower your seasonal stress!

REMINDER: 2019 Dependent Care FSA Election Forms are due back to the Fund Office by December 31st. Visit www.carpenters.fund to submit the form online.

PLUS, UNION RETIREES IN THE SPOTLIGHT, AND YOUR LAST CHANCE TO RSVP FOR THE RETIREE LUNCHEON!

1

STICK TO A BUDGET

Before you go gift and food shopping, decide how much money you can afford to spend. Then stick to your budget. Don't try to buy happiness with an avalanche of gifts. Have a big family? Maybe start a family gift exchange or secret santa!

2

FORGIVE YOUR INDULGENCES

Though straying from a healthy diet is often a major source of stress, the average person actually only gains about a pound between Thanksgiving and New Year's. One study found that people who took a more forgiving approach towards themselves after eating a meal high in calories were less likely to binge and overindulge.

3

PLAN AHEAD

Get in front of your stress by setting aside specific days for shopping, baking, visiting friends and family and other activities. Plan your menus and shopping lists. That will help avoid last-minute scrambling to buy forgotten gifts or ingredients.

4

DON'T ABANDON HEALTHY HABITS

While you shouldn't be too hard on yourself, try not to let the holidays become a complete free-for-all. Enjoying yourself is important, but overindulgence can easily add to stress and guilt. Throw a few healthy snacks and some physical activity into the mix in between the cookies and relaxation.

5

TAKE TIME FOR YOURSELF

Whether that means reading a book, going to the gym or even just watching a movie without distraction, giving your mind and body some rest can really help during this stressful month.

5 TIPS TO LOWER YOUR STRESS LEVEL THIS HOLIDAY SEASON

NEED ADDITIONAL SUPPORT COPING WITH STRESS?

Mental Health Consultants (MHC) is your go-to contact for all of your behavioral health needs. Your mental health benefit through MHC includes in and outpatient support, like therapy or counseling. Just like your major medical plan through Blue Cross, you're **covered at 90%** for all in-network services. That means you're only responsible for a 10% co-insurance payment.



1-800-255-3081
WWW.MHCONSULTANTS.COM

RETIREE SPOTLIGHT

Announcements, reminders, & more!



LOCAL 252 RETIREES AT THE 2017 RETIREE LUNCHEON

RETIREE HOLIDAY LUNCHEON

Don't forget to attend this year's Retiree Holiday Luncheon!

WHEN: Friday, December 7, 2018

DOORS OPEN: 11:30 am

LUNCH: 12:00 pm

RSVP by calling the Fund: 215-568-0430 or emailing pension@carpenters.fund

WHERE:

THE PHILADELPHIA 201 HOTEL
201 N. 17th Street
PHILADELPHIA, PA 19103

(Previously The Sheraton Downtown Hotel)

RIGHT TO RECEIVE FORMS

ATTENTION ALL RETIREES RECEIVING A MONTHLY PENSION!

In December, your Certificate of Right to Receive Benefits Form will be mailed out to you.

Please complete and return this form online under "Forms" or return it via mail to avoid any delay of your future benefits.



NEW RETIREE STEVEN BROMILEY AND HIS WIFE, ROSE

RETIREE SPOTLIGHT:

LOCAL 158 MEMBER, STEVEN BROMILEY

What made you decide to be a carpenter?
Following in my father's footsteps.

Do you have any fond memories from your time?
All the guys, the comradery of all the men. Not just the work. The guys out there, that's what make it.

Any hopes or fears for your retirement?
Fishing and golf probably, that's it, just relax.

Do you have any advice for the younger guys?
Just work hard, you have to just work hard, that's the whole thing. Everybody's always down on unions, saying "Oh, union gets it easy... they give you guys this and they give you that." You don't get anything out here unless you earn it, that's what it's about.

Is there any way that the union shaped you as a person?
Sure, made me a better person definitely. Before I got in, I didn't get in until I was 24, I worked other jobs. And this was the way to go.

Do you ever regret it, was it worth it?
No, it was worth it 100%.

2019 Dependent Care FSA Election Forms are due back to the Fund Office by **December 31, 2018**. Visit www.carpenters.fund to download the form online.

2019 DEPENDENT CARE FSA ELECTION FORMS

The Dependent Care FSA Election Form is mailed out to all Participants in early December each year. This gives anyone that has qualifying Dependent Care Expenses the chance to elect their Vacation Benefit as a Tax Free reimbursement. The form must be returned to the Fund Office by **December 31, 2018** with your upcoming 2019 dependent care election amount.

If your child attends a registered daycare facility, you will need to submit the Dependent Care Reimbursement Form along with a statement from the facility with their employer tax identification printed on it. If they are not a registered daycare facility and provided a childcare service for you, like a family member or friend, they must complete the affidavit portion of the Dependent Care Reimbursement Form and include their social security number on that document.

NOTE: If you estimated for 2018 Dependent Care expenses and have not yet received payment, make sure to submit a claim form with all receipts for reimbursement by **February 1, 2019** or this money will be forfeited.

Did you know that you can update your direct deposit account on file with us online? For a quick, easy way to update your bank account info, simply log into carpenters.fund and click on "Forms"! It's that easy.



CARPENTERS BENEFIT FUNDS
OF PHILADELPHIA
— WORK BENEFITS ALL —

2019 DEPENDENT CARE
FSA ELECTION FORM

Participant Name: _____

UBC # or Social Security Number: _____

Only complete this election form if you will have Dependent Care Expenses in 2019 that meet the following requirements:

- Care expenses for a child under the age of 13 who is considered a dependent under federal tax rules.
- Care expenses for a spouse or other dependent that is incapable of self-care and regularly spends at least eight (8) hours a day in your home, such as an invalid parent. They must also be a dependent under federal tax rules.

*You must submit all claims for reimbursement of Dependent Care Expenses incurred during a calendar year by February 1st of the following calendar year. Please review and calculate your estimated expenses carefully because this will be your **only** opportunity to claim your reimbursement at the non-taxable level. Any benefit to which you are entitled which exceeds the amounts you have claimed at a non-taxable level will be taxed. IRS regulations prohibit the return of any unclaimed amounts. This is called the "use-it or lose-it" rule. It may not be rolled over to the next plan year.*

2019 Dependent Care Election Amount
(Maximum non-taxable election is \$5,000 per year)

\$

Participant Signature: _____ Date: _____

***** This Form Must be Returned to the Fund Office by December 31, 2018 *****
1811 Spring Garden Street, Philadelphia, PA 19130 Attn: Collections Department

If you do not have eligible Dependent Care Expenses, or choose not to elect Dependent Care FSA, your entire Vacation Benefit will be paid as a taxable benefit.

For more information about this Benefit please visit www.carpenters.fund

If you do **NOT** have dependent care expenses, then you do **NOT** have to submit the 2019 Dependent Care FSA Election Form and your entire Vacation Benefit will be paid as a taxable benefit.

CARPENTERS BENEFIT FUNDS OF PHILADELPHIA
WORK BENEFITS ALL

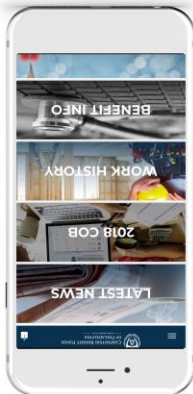


www.carpenters.fund



FOLLOW US ON SOCIAL MEDIA

Download the
CARPENTERS.FUND
app today!
Available on the
App Store
Google play



ADDRESS SERVICE REQUESTED

215-568-0430
1811 Spring Garden Street, Philadelphia, PA 19130

CARPENTERS.FUND Newsletter

CARPENTERS BENEFIT FUNDS
OF PHILADELPHIA
WORK BENEFITS ALL

