



PHILADELPHIA & VICINITY | JANUARY 2019

# CARPENTERS.FUND



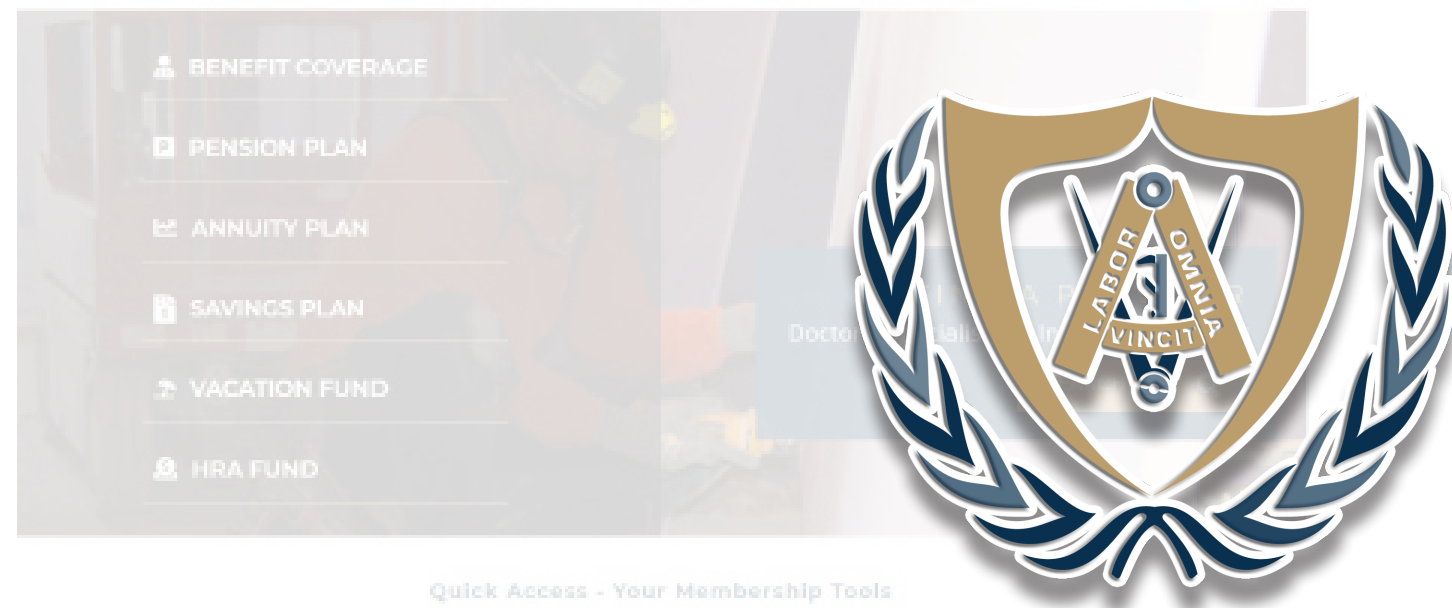
## MENTAL HEALTH MONTH

*Everything you need to know about  
mental illness and your 90/10%  
mental health benefits*

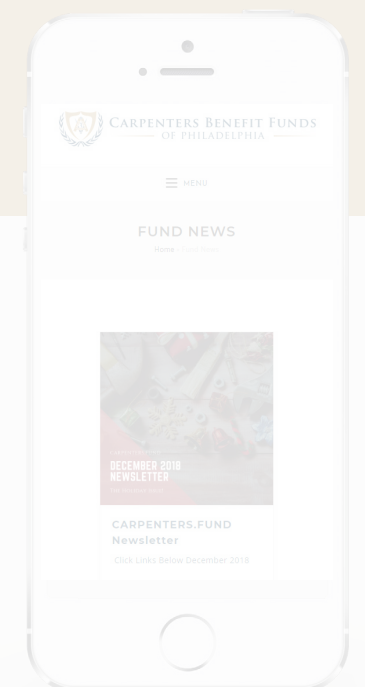
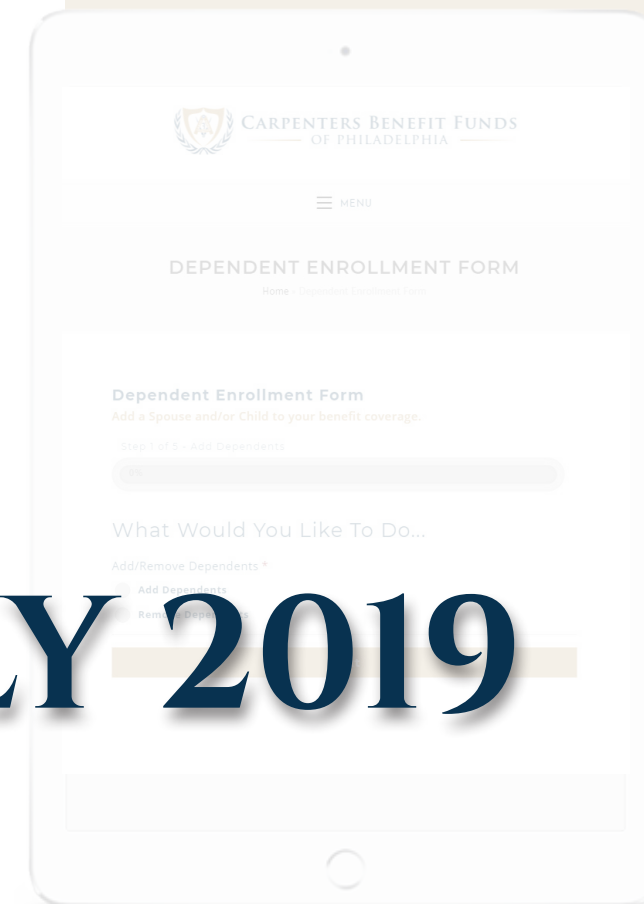
PLUS, CARPENTERS.FUND 2.0 WEBSITE INFO, EXCLUSIVE Q&A WITH MENTAL HEALTH CONSULTANTS, YOUR HEALTH & WELFARE AND SAVINGS PLAN SUMMARY ANNUAL REPORTS.

# COMING SOON

## WWW.CARPENTERS.FUND



## VERSION 2.0 EARLY 2019



NEW FRESH LOOK WITH ENHANCED USER EXPERIENCE

# 1 IN 5 AMERICANS ARE AFFECTED BY MENTAL ILLNESS



Serious mental illness costs America  
\$193.2 billion in lost earnings per year.

## RISK FACTORS

- FAMILY HISTORY/GENETICS • LIFESTYLE STRESS •
- A CHRONIC DISEASE • A TRAUMATIC EXPERIENCE •
- ALCOHOL OR DRUGS • UNHEALTHY RELATIONSHIPS •
- BRAIN DAMAGE • PREVIOUS MENTAL ILLNESS

## SYMPTOMS

- EXCESSIVE WORRYING OR FEAR • FEELING SAD OR VERY LOW •
- PROBLEMS CONCENTRATING • MOOD SWINGS • IRRITABILITY •
- LOW ENERGY • SUICIDAL THOUGHTS • SUBSTANCE ABUSE

A **mental illness** is any condition that affects a person's thinking, feeling or moods. Mental illnesses can often affect the person's ability to carry on in daily life. In addition, family, friends, and communities are also affected.

## WHAT IS MENTAL ILLNESS?

## MENTAL HEALTH AWARENESS

# 51%

Among 20.2 million people in the U.S. who experience a substance abuse disorder, about 51% - 10.2 million adults - had experienced mental illness.

People living with a serious mental illness have an increased risk of chronic medical conditions.



# 41%

Only 41% of adults in the U.S. with a mental health condition received mental health services in the past year.

## MENTAL HEALTH ISSUES IN THE CONSTRUCTION INDUSTRY

One study found that 1 in 5 construction workers struggle with mental health issues. Yet, in 2017, *only 4% of Fund Participants utilized their mental health benefit.* That means less than a quarter of the people who are struggling with mental health issues are utilizing the benefit.



People with mental illnesses take an average of **27 sick days per year** while the average person takes closer to 4.

## YOUR MENTAL HEALTH BENEFIT PLAN PAYS:

# 90%

The Plan pays 90%, leaving the patient with a 10% copay.

# The Q&A

## A DISCUSSION WITH MENTAL HEALTH CONSULTANTS (MHC)



**A**licia D'Alessandro and Laura Manion, two Clinical Care managers from Mental Health Consultants, sat down with us to discuss the behavioral health services available to carpenters and their dependents.

### Can you introduce your roles at Mental Health Consultants?

**Laura:** I am a Clinical Care Manager; Alicia is as well so we both share the same role. We are licensed counselors ourselves so we have the ability to provide crisis intervention or really just hand-holding the members. Maybe they're teenagers, having some mood issues, or some concerns and they just don't even know where the first place to start is. They can call us and we can gladly talk it through, talk to their teen-

-ager or their loved one and really kind of help collaborate with them what's the next best step in making sure that they're getting connected to quality providers who are covered under their benefits.

### Why do you think so many people have difficulty reaching out?

**Alicia:** I think historically the Carpenters Union seems to be male dominated and men in general tend to have a difficult time asking for help. There are lots of statistics that show that men are not comfortable expressing emotions even dating back to traditional roles. Even when we will get a carpenter call in and say "Oh, my friend was uncomfortable calling." And it makes us stop and say "Well, why?" They work and they pride themselves on being tough and being strong. They don't necessarily want anyone to see their weaknesses.

### Why do you think it's so important that people take care of themselves emotionally?

**Laura:** It affects your family life, it affects your employment, your professional life so it really does seep out into every aspect of our lives and our day to day functioning.

“ In regards to members reaching out to MHC: this is confidential...this is not going to get back to their employer, this isn't going to get back to anybody.



“ Your body and your mind are connected but people don't tend to recognize that.

**Alicia:** Your body and your mind are connected but people don't tend to recognize that. They don't see how untreated depression or anxiety could really affect their physical job performance as well.

### Are there any common signs or symptoms our guys should look out for?

**Alicia:** One thing specifically that comes up is the substance abuse as a form of self-medicating. So maybe someone can't express their feelings and emotions and ask for help with their depression symptoms or anxiety but you might notice that someone is drinking more. Anger and aggression are also listed as being unhealthy ways to self-medicate or express yourself. I think that these symptoms tend to be ones that other people notice.

### What do you think people can do to help fight this stigma?

**Laura:** I had a call with an individual a few weeks ago calling for a co-worker. He was saying "I go to regular therapy and it saved my life, I talk about it on the job." It was kind of like that macho but he was owning it. He said it's so funny now, his co-workers are coming up to him asking him to help them get

connected and he's calling MHC for them. So I think sometimes it just takes one or two people to talk about it. I think something to add to that in regards to members reaching out to MHC specifically is that confidence that this is confidential, that this is not going to get back to their employer, this isn't going to get back to anybody.

### What can our members expect when they call MHC?

**Laura:** They would call in, then we open up a [confidential] file for them. We have a personal touch to each phone call, in taking the time out to be really focused with that individual. It's really just kind of reading what they need from us in the moment and we try to accommodate that the best we can.

**Alicia:** We are licensed counselors ourselves, so I think that it helps indirectly, even if we're not trying to. We are validating and we are meeting them where they are and trying to determine what would be the most appropriate level of care for them or different treatment providers we can even hand-select.

➔ 215-343-8987  
www.MHConsultants.com

Call Mental Health Consultants (MHC) to request a list of in-network providers.

Go to an in-network provider in order to receive the 90% coverage for services.



COINSURANCE PLAN  
Patient responsible for 10%

➔ \$2,000  
OUT OF POCKET MAX

## SERVICES

- Counseling
- Substance Abuse
- Psychologist

### INPATIENT

- Detox
- Partial
- Substance Abuse

### OUTPATIENT (OFFICE)

- Intensive Outpatient
- Counseling
- Group Counseling

# SUMMARY ANNUAL REPORT

## FOR CARPENTERS HEALTH & WELFARE FUND OF PHILADELPHIA & VICINITY REPORT FOR THE PERIOD MAY 1, 2017 TO APRIL 30, 2018

This is a summary of the Annual Report for the Carpenters' Health and Welfare Fund of Philadelphia and Vicinity, an employee welfare benefit and group health plan, Employer Identification No. 23-1574984 Plan No. 501, for the period May 1, 2017 to April 30, 2018. The Annual Report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA). All figures are on an Accrual Basis.

**Self-Insured Benefits:** The Plan provided the following types of benefits, which the Board of Administration has committed the assets of the Fund to pay on a self-insured basis under the terms of the plan.

**Insurance Information:** The Plan also has insurance contracts with Independence Blue Cross / Keystone Health Plan East / AmeriHealth for retirees. The total premiums paid for the plan year ending April 30, 2018 under the insured contract were \$359,164. The Keystone contract is "community-rated" and is not a so-called "experience-rated" contract(s), whose premium costs are affected, by among other things, the number and size of claims for the covered group.

**Basic Financial Statement:** The value of plan assets, after subtracting liabilities of the plan, was \$370,759,943 as of April 30, 2018, compared to \$330,829,910 as of May 1, 2017. During the plan year, the Plan experienced an increase in its net assets of \$39,930,033. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$139,107,519 including employer contributions of \$121,675,773, employee contributions of \$6,141,155, a realized gain of \$2,905,711 from the sale of assets, net earnings from investments of \$8,373,546 and other income of \$11,334. Plan expenses were \$99,177,486. These expenses included \$3,937,245 in administrative expenses and \$95,240,241 in benefits paid to or on behalf participants and beneficiaries.

### YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The items listed below are included in that report:

- An accountant's report.
- Financial information and information on payments to service providers.
- Fiduciary information, including any non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan)
- Assets held for investment.
- Transactions in excess of 5% of plan assets.
- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write to Mr. Peter Tonia, Coordinator of Benefits, Carpenters' Health and Welfare Fund, 1811 Spring Garden Street, Philadelphia, Pennsylvania 19130-3916. The full report has 53 pages. The charge to cover copying costs will not exceed 25 cents per page.

You also have the right to receive from the Coordinator of Benefits, on request and at no charge,

| TYPE OF BENEFIT  | COST OF BENEFITS    |
|--|---------------------|
| Workmen's Compensation Supplement  | \$47,840            |
| Weekly Disability Benefits   | \$1,718,052         |
| Independence Blue Cross<br>(Self-insured doctor and hospital benefits administrator) | \$62,707,113        |
| Prescription   | \$9,675,724         |
| Eye Care   | \$324,533           |
| Medical Appliances   | \$361,088           |
| Physical Therapy and Chiropractic Services   | \$310,467           |
| Ambulance  | \$132,115           |
| Dental   | \$5,515,732         |
| Routine Physical Examinations  | \$64,842            |
| Family Services  | \$180,023           |
| Mental / Drug and Alcohol Rehabilitation   | \$1,868,365         |
| Death and Funeral Allowances   | \$482,450           |
| HCSC Laboratory  | \$151,321           |
| HCSC Radiology   | \$697,266           |
| Medical / Surgery  | \$151,308           |
| Cafeteria Plan   | \$8,184,439         |
| HRA Benefits   | \$2,308,399         |
| <b>Total Self-Insured Benefit Expenses</b>   | <b>\$94,881,077</b> |

a statement of the assets and liabilities of the plan and accompanying notes, or both. If you request a copy of the full annual report from the Coordinator of Benefits, these two statements and accompanying notes will be included as part of that report. The charge to cover the copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, whose address is set forth above, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.

# SUMMARY ANNUAL REPORT

## FOR CARPENTERS SAVINGS PLAN OF PHILADELPHIA & VICINITY REPORT FOR THE PERIOD MAY 1, 2017 TO APRIL 30, 2018

This is a summary of the Annual Report for the Carpenters Savings Plan of Philadelphia and Vicinity, a defined contribution profit-sharing plan, Employer Identification Number 23-2508131, Plan No. 003 for the period May 1, 2017 to April 30, 2018. This Annual Report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### BASIC FINANCIAL STATEMENTS

Benefits under the plan are provided by a trust fund and are funded with contributions to the Fund by contributing employers and by investment earnings. Plan expenses were \$20,953,587. These expenses included \$604,275 in administrative expense and \$20,349,312 in benefits paid to participants and beneficiaries. A total of 8,295 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$208,149,423 as of April 30, 2018 compared to \$197,515,860 as of April 30, 2017. During the plan year, the plan experienced an increase in its net assets of \$10,633,563. This increase includes unrealized appreciation or depreciation in the value of the plan's investments; that is, the difference between the value of the plan's assets at the end of the year ending and the value of assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$31,587,150, including employer contributions of \$14,100,133 and earnings from investments of \$17,487,017.

### YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report.
- Fiduciary information, including any non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan).
- Financial information and information on payments to services providers.
- Assets held for investment.
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which a plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Peter Tonia, Coordinator of Benefits, who can be reached at the Carpenters Savings Plan of Philadelphia and Vicinity, 1811 Spring Garden Street, Philadelphia, PA 19130-3916 Phone: (215) 568-0430. The full report has 21 pages. The charge to cover copying costs will not exceed 25 cents per page.

You also have the right to receive from the Coordinator of Benefits, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the Coordinator of Benefits, these two statements and accompanying notes will be included as part of that report. The charge to cover the copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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## ANNOUNCEMENT:

### WELCOME DR. ELLIOT DIAMOND, THE FUND'S NEWEST PREFERRED ORTHOTICS PROVIDER!

Just like our other preferred orthotics providers, Dr. Diamond is offering orthotics to all Eligible Participants with a **co-pay of only \$5!** Members are eligible for one pair every two years.\*

\*Benefit not offered to participants on medicare.

PREFERRED



PROVIDER!

DR. ELLIOT DIAMOND

123 CHESTNUT ST.

SUITE 201

PHILADELPHIA, PA 19106

215-923-2455

ORTHOTICS



\$5 CO-PAY!

CARPENTERS BENEFIT FUNDS OF PHILADELPHIA  
WORK BENEFITS ALL

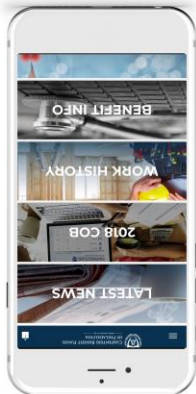


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