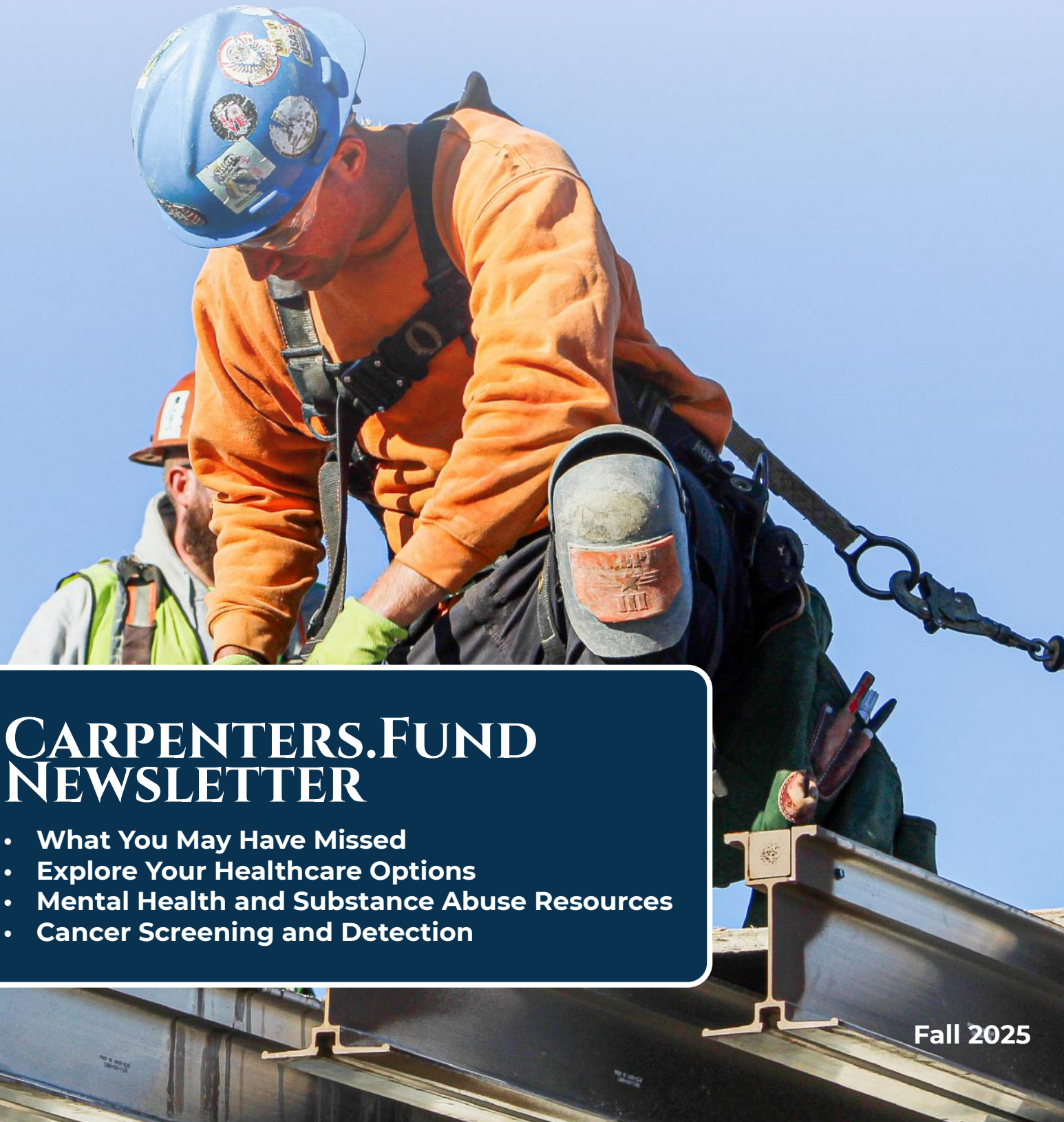




EASTERN ATLANTIC STATES

CARPENTERS BENEFIT FUNDS



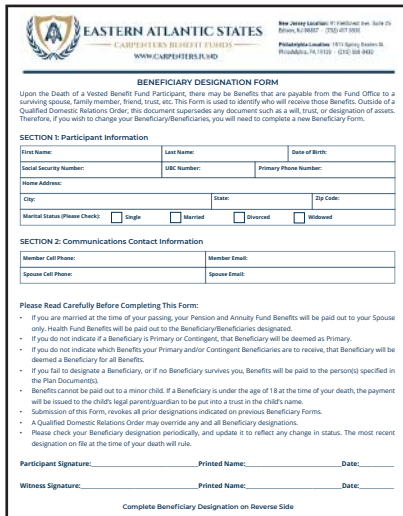
CARPENTERS.FUND NEWSLETTER

- What You May Have Missed
- Explore Your Healthcare Options
- Mental Health and Substance Abuse Resources
- Cancer Screening and Detection

Fall 2025

What You May Have Missed

New EAS Beneficiary Form



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WWW.CARPENTERS340.ORG

BENEFICIARY DESIGNATION FORM

Upon the Death of a Vested Benefits Fund Participant, there may be Benefits that are payable from the Fund Office to a surviving spouse, family member, friend, trust, etc. This Form is used to identify who will receive those Benefits. Outside of a Qualified Domestic Relations Order, this document supersedes any document such as a will, trust, or designation of assets. Therefore, if you wish to change your Beneficiary/Beneficiaries, you will need to complete a new Beneficiary Form.

SECTION 1: Participant Information

First Name:	Last Name:	Date of Birth:
Social Security Number:	DOB Number:	Primary Phone Number:
Home Address:		
City:	State:	Zip Code:
Marital Status (Please Check): ☐ Single ☐ Married ☐ Divorced ☐ Widowed		

SECTION 2: Communications Contact Information

Member Cell Phone:	Member Email:
Spouse Cell Phone:	Spouse Email:

Please Read Carefully Before Completing This Form:

- If you are married at the time of your passing, your Pension and Annuity Fund Benefits will be paid out to your Spouse only. Health Fund Benefits will be paid out to the Beneficiary/Beneficiaries designated.
- If you do not indicate if a Beneficiary is Primary or Contingent, that Beneficiary will be deemed as Primary.
- If you do not indicate which Beneficiary your Primary and/or Contingent Beneficiaries are to receive, that Beneficiary will be deemed a Beneficiary for all Benefits.
- If you fail to designate a Beneficiary, or if no Beneficiary survives you, Benefits will be paid to the person(s) specified in the Plan Document(s).
- Benefits cannot be paid out to a minor child. If a Beneficiary is under the age of 18 at the time of your death, the payment will be issued to the child's legal guardian to be put into a trust in the child's name.
- Submission of this Form, revokes all prior designations indicated on previous Beneficiary Forms.
- A Qualified Domestic Relations Order may override any and all Beneficiary designations.
- Please check your Beneficiary designation periodically, and update it to reflect any change in status. The most recent designation on file at the time of your death will rule.

Participant Signature: _____ Printed Name: _____ Date: _____
Witness Signature: _____ Printed Name: _____ Date: _____

Complete Beneficiary Designation on Reverse Side

A new EAS Beneficiary Form was sent out this summer. If you have not done so, please fill it out and return it. If you fail to designate a beneficiary, or if no beneficiary survives you, benefits will be paid to the person(s) specified in the Plan Documents

Note: the Fund Office will ***not*** accept emails, faxes or photos of the forms. A physical completed form must be mailed back with a witness signature.

Questions? Call the Fund Office at (215) 568-0430.

Need a new form? Use button to the right download and print a new one.

[CLICK HERE](#)

Updated “My Profile” Login

In August, The Fund rolled out enhanced security requirements when logging into My Profile. You may have been prompted to update your password to meet enhanced security requirements. A step-by-step walkthrough on how to make the changes was emailed to you and can also be viewed by scanning the button below.

[CLICK HERE](#)

VINCE'S PICKS
2025



Pills & Surgery

Next!!

Lifestyle Change
2

Hello.....??

WANT MORE OUT OF HEALTHCARE?

Not feeling the greatest, but hesitant to pop a pill or go under the knife? Have you considered making some simple changes to your lifestyle in order to live healthier, but unsure where to start?

As a participant in the Eastern Atlantic States Carpenters Benefit Fund, you have access to a wide variety of overlooked or misunderstood treatment options. While these options do not take the place of necessary prescription medications or other treatments, they can be viable alternatives to many of ailments that limit you on a day-to-day basis.



Tweak your back? Did you know that you have access to **CHIROPRACTIC** care? 52 visits per year in fact. That's once a week!! All visits fall under your Independence Administrators 90/10 Coinsurance Plan

Each year, 35 million people seek chiropractic care in the US and an injured worker is 28x LESS likely to have spinal surgery if the first point of contact is a chiropractor rather than a surgeon.



Have a persistent aching in your knees or hips? **ACUPUNCTURE** has been shown to alleviate chronic and acute pain in certain areas. As a Fund participant, up to 18 visits per year are included in your 90/10 Coinsurance Plan.

The World Health Organization recognized acupuncture as an effective treatment for a wide range of conditions over 30 years ago.



A well-balanced diet is key to a healthy lifestyle. The Fund's partnership with **UtopiaWellCare** provides one-on-one nutritional counseling and up to six visits per year with a registered dietician at no cost to you.

The Mayo Clinic says that nearly 25% of overall cancer cases could be prevented with better dietary choices. A healthy diet can also reduce your risk of developing Type II Diabetes.



Been a while since you had a checkup? **Catapault Health** offers a virtual checkup that can be done **AT HOME** on **YOUR TIME**. We'll send you a **\$25 Target Gift Card** just for completing it. It comes at no cost to you, ships right to your home and you get a private video conference with a nurse practitioner to review your results.

Explore All Your Health Benefits Here

CLICK HERE

SUBSTANCE ABUSE & MENTAL HEALTH

The mental health struggles of construction workers are often a silent crisis. While physical safety hazards receive significant attention, the emotional well-being of the workforce is often neglected. The numbers paint a concerning picture.

1st

Construction workers rank **first** in heroin use, pain killer abuse, mortality rates for drug overdoses **and** prescription-related overdose deaths compared to the rest of the US workforce.

4x

The suicide rate among construction workers is **4x** the national average and is responsible for **5x** more deaths than those from OSHA's "Fatal Four" combined.

7x

The rate of fatal opioid overdoses stands **7x** higher than workers in other industries and makes up **25%** of such overdoses annually.

83%

The number of construction workers that have experienced a mental health issue according to a 2020 CDC study.



WHY ARE CARPENTERS AT RISK?

The raw numbers are scary, no doubt, but that does not mean that every carpenter will become a statistic. There are a number of contributing factors that can put someone at greater risk. It is important to recognize these factors and how they may be affecting you.

- **Physically Demanding Work and Chronic Pain**
Can lead to an increase in prescription of opioids for pain management, leading to dependency
- **Job Insecurity and Financial Strain / Social Isolation and Lack of Support / Exposure to Trauma**
These mental stressors can often be a trigger to self-medication in the absence of actual care
- **"Macho" Culture and Societal Stigma Around Mental Health**
Often stands as a barrier for someone in need of help, but unsure of how/where to get it

It is important to recognize these factors and not be afraid to seek help if you feel that you need it. As part of your participation in the EASCF, you have access to a full suite of products and services aimed at identifying and treating potential mental health and substance abuse issues. You don't have to tackle the problem yourself. It is important to remember that mental health **IS** physical health.

WHAT CAN BE DONE?

If you know that you or a loved one is in need of help, it is important to not delay in seeking help. We have a number of options available in helping you take the first step.



mhc

Building Healthy Workplaces Since 1980

[CLICK HERE](#)

Individual & Family Counseling

Mental & Nervous Conditions

Substance Abuse Benefits

In-Patient & Out-Patient
Treatment Facilities

On-Demand Peer Support

Recovery Coaching

In-person or Digital Care

Evidence-Based Tools

Available at NO
COST to you

MANIFESTO
HEALTH

[CLICK HERE](#)

Manifesto Health works alongside your coverage through Mental Health Consultants (see above) and does not replace MHC's role in your benefits.

“NOTHING BAD COMES FROM GETTING SOBER.”

- “Carl”, Eastern Atlantic States Carpenter who reached out to Manifesto. With their continued support, he is now 17 months sober.

Teladoc
HEALTH

[CLICK HERE](#)

Therapy & Counseling

Treat anxiety, depression,
trauma and more

Schedule phone or
video appointments

Psychiatric Care



Don't Let Inaction Lead to This...

I HAVE SOME BAD NEWS

Get Your Cancer Screening Today

Nearly 41% of Americans will be diagnosed with cancer at some point in their lives. Early detection significantly improves survival rates, especially for localized cancers. Cancers detected through screening, before symptoms develop, are associated with significantly reduced mortality rates. The Eastern Atlantic States Carpenters Benefits Fund (EASCBF) offers a number of services aimed at helping you detect cancer early to aid in the best possible outcome.

COLORECTAL CANCER SCREENING

The EASCBF has partnered with ColonCancerScreeningKit.com to provide its members an at-home colorectal screening test at not additional cost to you.

Colon cancer is one of the most preventable forms of cancer. A simple 5-minute screening can help you detect and prevent cancer before any symptoms occur. Men and women should begin regular screening at age 45.

Request Your Kit



CLICK HERE

WHY SHOULD I GET SCREENED?

1 in 20

Americans will be diagnosed with colon cancer in their lifetimes

2nd

Colon cancer is the second deadliest cancer in the United States



Colon cancer affects men and women equally



Multi-cancer early detection

The Galleri test is a groundbreaking tool designed to detect over 50 types of cancer through a simple blood draw.

Early detection is crucial in improving cancer outcomes and many cancers go undetected until it is too late. The Galleri test **does not replace** standard screenings such as mammograms or colonoscopies. It simply provides an additional layer of protection, potentially identifying cancers that traditional screenings may miss or not be looking for.

OFFERED AT NO COST TO YOU



Simple Blood Draw in Your Own Home



Can Detect over 50 Different Cancers



Results in About 2 Weeks

Eligibility for EASCBF members include anyone over the age of 50, or those aged 40-49 with qualifying risk factors.

Participants covered under the Fund's Medicare plan are not eligible for the Galleri Test.



Cancer Signal Detected



No Cancer Signal Detected



Request Your Galleri Kit Today



CLICK HERE

**For questions about the Galleri test, please contact GRAIL Customer Service
833-694-2553 / customerservice@grail.com**

CancerNavigator

EAS Carpenters Benefit Funds partners with CancerNavigator to ensure that members with a positive signal on their Galleri test have the support they need for diagnostic testing and next steps. CancerNavigator's dedicated Oncology Nurse Navigators can answer questions members may have related to a suspected or confirmed diagnosis, and can provide education and guidance at every step. For any questions about cancer support services please call EAS Carpenters Benefit Funds' dedicated CancerNavigator support line at (267)-579-2717.



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— CARPENTERS BENEFIT FUNDS —

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

Address Service Requested

WWW.CARPENTERS.FUND



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