



EASTERN ATLANTIC STATES

CARPENTERS BENEFIT FUNDS



CARPENTERS.FUND NEWSLETTER

- What You May Have Missed
- 2025 Annuity Interest Rate Update
- April 1st Eligibility Period - Check Your Hours
- Cancer Early Detection Test

Spring 2026

IN CASE YOU MAY

Retirement Awareness Webinar

Phase I & II



2026 Playlist

Topics Covered:

Benefit Awareness & Retirement Q&A with Financial Advisors

[Click Here to Watch](#)

QUESTIONS COVERED

WHAT DO I NEED TO DO TO QUALIFY FOR RETIREMENT?

HOW CAN I RETIRE WITH HEALTH COVERAGE?

WHY IS RETIREMENT PLANNING SO IMPORTANT?

WHAT QUALIFICATIONS SHOULD I LOOK FOR IN A FINANCIAL ADVISOR?

WHAT DOES "READY TO RETIRE" ACTUALLY MEAN FROM A FINANCIAL STANDPOINT?

View more educational videos
on the Fund's YouTube Channel



YOU HAVE MISSED IT

EAS PENSION FUND UPDATES



EFFECTIVE JANUARY 1, 2026

The Eastern Atlantic States Carpenters Pension Fund Merged the Following Fund into the Plan:

- Greater Pennsylvania Carpenters' Pension Fund
- Mid-Atlantic Regional Council of Carpenters' Pension Fund
- Carpenters Local 491 Pension Plan

Elimination of the Variable Pension Plan (VPP) Adjustment Component:

- Accruals earned on or after January 1, 2026 are not subject to investment related gains or losses
- Any benefits earned under the VPP will continue to be adjusted up or down each year based on investment gains or losses (2022 for former Northeast Participants, 2023 through 2025 for all Eastern Atlantic States Participants)

[Check Your Pension Accruals](#)

SCREENING FOR
MULTIPLE CANCERS IS
POSSIBLE WITH GALLERI



The Galleri Test

The test looks for a signal shared by 50+ cancer types through a simple blood draw (for a list of cancers, visit: [Galleri.com/50-cancers](https://www.galleri.com/50-cancers)). Only 5 types of cancer have recommended screening tests —colorectal, lung, breast, cervical, and prostate. Adding Galleri multi-cancer early detection test can help find cancer early. The Galleri test is available at no cost to Active Carpenters, Early Retirees, and their eligible family members aged 50 and older or aged 40-49 with elevated risk factors

Check Out This EAS
Participant Testimonial

[Click Here to Order a Kit](#)

Key Benefits of Galleri

Multi-cancer early detection

Improves your chance to find cancer early. It detects a signal shared by dozens of cancers that don't have screening tests.

More information about your health

If a cancer signal is found, the results can predict the tissue or organ associated. This helps your healthcare provider guide the next steps with the cancer signal.

The Galleri test does not detect all cancers and not all cancers can be detected in the blood.





Cancer Navigator



If you or one of your dependents is facing a cancer diagnosis, CancerNavigator is available through the EAS Health Fund at no cost to you.

From diagnosis to treatment and beyond, CancerNavigator provides personalized support, expert guidance, and resources tailored to help you and your family through every step of the journey.



With CancerNavigator, you can:

- ✔ Learn about cancer screenings to prioritize early detection
- ✔ Get personalized insights about your diagnosis and treatment options
- ✔ Quickly schedule appointments with top care centers near you
- ✔ Prepare confidently for your upcoming doctor visits
- ✔ Access support for transportation, mental health, and emotional well-being

“

This is an **exceptional** and **indispensable** service for anyone going through a cancer diagnosis or treatment

-CancerNavigator
Patient

”

Reach out to one of their Oncology Nurse Navigators today. Call (267) 579-2717 or click below

[Reach Out to CancerNavigator](#)



EASTERN ATLANTIC STATES ANNUITY FUND

Rate of Return

11.75% For Plan
Year 2025

for Profit Sharing and Money Purchase Sub Accounts

Example Interest Calculation

January 1, 2025 Beginning Balance	\$150,000
Less 2025 Payouts	-\$25,000
Less 2025 Administrative Fees	-\$120
Balance Receiving Interest	\$124,880
Interest Amount 11.75%	x 0.1175
Interest Amount	\$14,673.40

[Click Here to Check Your Annuity Balance](#)

DO YOU QUALIFY

FOR HEALTH BENEFITS?

CHECK YOUR HOURS

New eligibility period April 1, 2026

You can check your hours on your "My Profile" on the Funds website.

WWW.CARPENTERS.FUND

Eligibility Requirements:

Commercial Carpenters



GOLD LEVEL

600 hours from July 1 - December 31

1200 hours from January 1 - December 31



SILVER LEVEL

450 hours from July 1 - December 31

900 hours from January 1 - December 31

Light Commercial Carpenters



GOLD LEVEL

850 hours from July 1 - December 31

1700 hours from January 1 - December 31



SILVER LEVEL

650 hours from July 1 - December 31

1300 hours from January 1 - December 31

Check your hours today!

[Click Here to Check Your Hours](#)

A letter will be sent to the address on file with your level of coverage.

Log in below to access your benefit information. If you do not have an account, click "Create Account."

Username

[Recover Username](#)

Password

[Reset Password](#)

LOG INTO YOUR ACCOUNT

[Create Account](#)



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ADDRESS SERVICE REQUESTED

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