



# EASTERN ATLANTIC STATES

CARPENTERS BENEFIT FUNDS



## CARPENTERS.FUND NEWSLETTER

- What You May Have Missed
- Benefits of Better Nutrition and Diet
- Pension Plan Updates
- What's Coming Up

WINTER 2026

# IN CASE YOU MISSED IT

## Substance Abuse and Mental Health

The winter months can be hard for everyone, but especially carpenters and their families. Increased depression rates and substance abuse increase for all Americans, but people that work in the trades are 4-5 times more likely to be impacted. Last year alone, nearly 300 EAS carpenters sought treatment for substance use.

### ARE YOU SEEKING ...

... Help tackling depression, anxiety or other behavior Issues?

#### MENTAL HEALTH CONSULTANTS

Access therapists in the MHC Network for help with any issues including depression, anxiety, marital and financial stress and more. Individual and family counseling is available.



[CLICK HERE](#)

#### TELADOC

Gain access to therapists equipped to handle a wide range of issues from the convenience of your phone, wherever you are, 24/7. Chat via phone or video at no cost to you without having to leave the comfort of your home.



[CLICK HERE](#)

### ... Help with an alcohol or substance disorder?

#### MANIFESTO HEALTH

A substance use recovery support service, Manifesto Health provides on-demand peer support, recovery coaching and peer-led navigation. Scan the QR code to see what one carpenter in particular had to say about his experience with Manifesto and his journey to sobriety.



[CLICK HERE](#)

*"I'm **HAPPY** being sober, you know?"  
- "Carl" EAS Member*

# THIS IS THE YEAR I EAT BETTER AND GET HEALTHIER ...

Has that New Year's Resolution to eat better and get healthier already fallen by the wayside? Don't know where to start? We've got you covered.

If you're looking to lower your cholesterol, or find out your blood sugar numbers, Catapult Health is the answer. Catapult's at-home wellness kit can measure your A1C (if you're diabetic or prediabetic), your BMI, your blood pressure and your cholesterol.



**Catapult**  
HEALTH

[CLICK HERE](#)

Order Your Kit

Complete your at-home physical

Get a \$25 Target Gift Card

Did the Catapult nurse tell you that you need to improve your diet? Looking to skip the drive thru line on the way home from work? UtopiaWellCare offers 1-on-1 counseling with registered dietitians to aid in support and accountability. They can offer help with ...

NUTRITION STRATEGIES

LIFESTYLE TOOLS

SUPPLEMENT RECOMMENDATIONS

ACTIVITY SUGGESTIONS



**UtopiaWellCare** 

[CLICK HERE](#)



# PENSION PLAN UPDATES

## CHANGES TO EAS PENSION PLAN

You should have received several notices about recent changes to the Eastern Atlantic States Pension Fund and the merger of three other funds into the EAS fund. As a result of this merger, the Variable Pension Plan (VPP) component has been removed effective Jan. 1, 2026. Going forward, earned pension accruals will no longer be subject to adjustments based on plan performance.

[DOWNLOAD THE NOTICE](#)

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## YOUR 2025 ADJUSTMENT

While subject to the VPP, pension accruals are adjusted each year, both while active and retired, based on the performance of the Plan's investments in the prior year. An example, as well as the 2025 adjustment, can be found on the following page.

[CHECK YOUR PENSION ACCRUALS](#)

# 2025

VPP ADJUSTMENT



## VPP ADJUSTMENT

2024 Investment Return	9.32%	<b>A</b>
Hurdle Rate	5.00%	<b>B</b>
2025 VPP Adjustment	1.0411	<b>C</b>

You can calculate your ending balance by using the following formula

$$\frac{(1 + A)}{(1 + B)} = C$$

## EXAMPLE

2024 Accrual .....	\$200
VPP Adjustment.....	1.0411
2024 Adjusted Accrual.....	\$208.22
2025 Accrual .....	\$200
<b>Ending Balance on 12/31/2025 ...</b>	<b>\$208.22 + \$200 = \$408.22</b>

## CHECK OUT THE 2026 RETIREMENT AWARENESS SERIES



**Your Future Doesn't Have To Be Uncertain.  
Begin Planning Your Retirement Now.**



Shortly after diagnosis, cancer patients choose the doctors and teams that will take care of them for the coming months and years. These choices determine access to the latest treatments; risks during surgery; and the experience, day in and day out, through treatment.

Unfortunately, 40% of cancer patients across the country fail to reach well-equipped experts for their specific type and stage of cancer. Each of these patients is at a much higher risk of poor outcomes.

CancerNavigator supports in this crucial window, helping patients get access to excellent care.



### Benefit Education

Helps patients better understand their diagnosis and treatment options.



### Treatment Decision Support

Guidance and support for members that require assistance.



### 1 on 1 Support

Oncology Certified Nurses work 1:1 with members.



[CLICK HERE](#)

or call (267) 579-2717



Cancer Screening Education



Appointment Scheduling Assistance



Emotional and Mental Health Support



Access to Community Resources



Transportation Assistance

# WHAT'S COMING UP

## FEBRUARY: HEART HEALTH MONTH

### SYMPTOMS OF A HEART ATTACK



Chest Discomfort

Nausea

Shortness of Breath

Cold Sweat

Fatigue

Get a **FREE** Heart Scan Today and get checked out before the onset of symptoms.

 **TEMPLE HEALTH**

A \$0 COST Benefit

Simply Call **215-707-8800** to schedule your appointment.

## March: COLORECTAL CANCER MONTH

 **COLONCANCER  
SCREENINGKIT**  
A ColonoscopyAssist Company

**\$0** **ZERO  
COST**

[CLICK HERE](#)

**45**

The age at which Americans should begin regular screenings



Colon cancer affects men and women equally

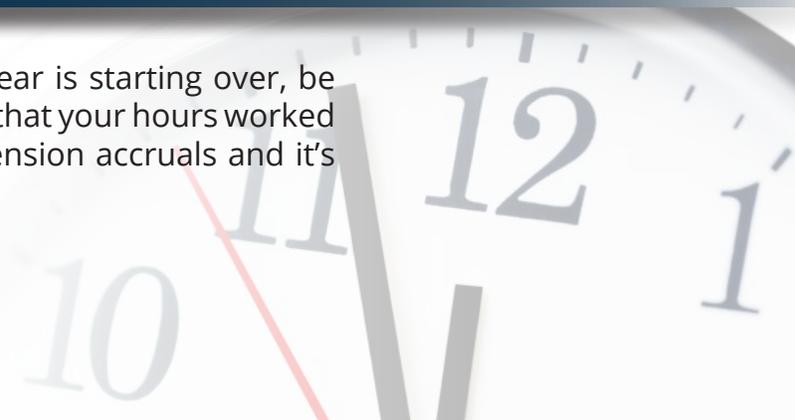
**1 in 20**

Americans will be diagnosed with colon cancer in their lifetimes

## APRIL: BENEFIT YEAR RENEWAL

It's that time of year. The health insurance plan year is starting over, be sure to check your hours on My Profile. Remember that your hours worked determine everything from health coverage, to pension accruals and it's important that they're credited properly.

[CHECK YOUR HOURS](#)





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— CARPENTERS BENEFIT FUNDS —

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[WWW.CARPENTERS.FUND](http://WWW.CARPENTERS.FUND)



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