

Benefits INSIDER

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Made possible through the partnership between



Helping you stay connected to your benefits

Benefit Services is **your** benefits office, and we're working to make it easier for you and your family to understand your benefits, stay informed and know where to turn for help. We're excited to introduce Benefits Insider as one more way to keep you connected.

This new quarterly newsletter provides practical information about your benefits, including helpful programs and important reminders, so you can better understand what's available to you and your family.

Benefit Services administers the benefit plans established through the partnership between Local 725 and MCASF. Our team is here to help when you have questions about your health coverage, retirement benefits or aren't sure where to start.

We're proud to serve you and your family.

Jeff Allen
Fund Administrator

Staying current

Are your records up-to-date?

- ☐ Has your address changed?
- ☐ Do you need forms?
- ☐ Did you get married, divorced or have a child?

Contact us at **(754) 777-7735** or by using the Contact Us tab at **www.725benefits.org**

MENTAL HEALTH

When work pressure follows you home

Provided through your Members Assistance Program

Early starts, long commutes, changing schedules and after-hours calls can make for demanding workdays. At home, there may be school schedules, childcare, caregiving, household expenses and everything else that comes with keeping a family running.

For families across South Florida, traffic, heat, storm preparation and the high cost of everyday life can add even more pressure.

Stress can affect anyone in the family, including employees, spouses and dependent children dealing with work, school, relationships or other personal challenges. It can build gradually and begin affecting how you sleep, think, feel and respond to the people around you.

Some signs are easy to overlook:

- Waking up tired or having trouble sleeping
- Headaches, muscle tension or an upset stomach
- Feeling distracted, impatient or overwhelmed



- Pulling away from family, friends or activities you enjoy
- Relying more on alcohol, tobacco or unhealthy eating

Small steps can help. Take a short walk. Put your phone down for a few minutes. Slow your breathing before reacting. Get back to a regular sleep routine. Avoid watching stressful news before bedtime. And consider talking with someone you trust. It may help you identify the issue(s) creating the most pressure and help you figure out small, manageable steps toward potential solutions.

Your Members Assistance Program is available when you or an eligible family member needs additional support. The Health Plan provides this

benefit through our partner, Ulliance. You and your eligible family members can speak with a trained counselor at no cost. Support is available for stress, anxiety, family or relationship concerns, financial difficulties, substance use concerns and other personal challenges. Your use of the program is confidential and isn't shared with your employer, the Union, Benefit Services or the Board of Trustees.

Not sure whether the program can help with your situation? Contact Benefit Services, and we'll help you understand your benefit and where to start.

You don't have to wait until a problem becomes a crisis.



To speak confidentially with a counselor, call Ulliance at **800-448-8326**, 24 hours a day, seven days a week.



Now you see it ...



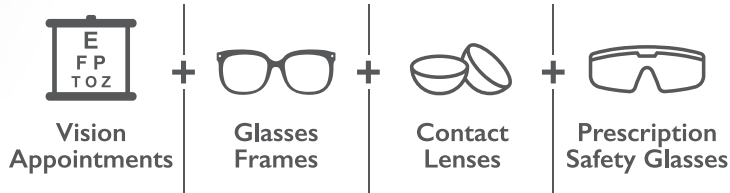
“SEE” MORE

Put your vision benefits to work

Your vision benefit is one of the newer additions to your Health Plan, and it is a benefit we are proud to provide for you and your family.

Benefit Services works with EyeMed, our partner in delivering your vision benefit, to provide coverage for routine eye exams, along with allowances toward glasses or contact lenses. Active participants may also receive an allowance for prescription safety glasses.

Visit 725Benefits.org for full details.



UNDERSTANDING YOUR BENEFITS

Your retirement is growing

Whether your retirement feels far away, or is on the horizon, the benefits that will support you later in life are being built throughout your career.

Each time you work covered hours, participating employers make contributions toward your retirement benefits under the Collective Bargaining Agreement between Local 725 and MCASF. Those contributions help fund two separate retirement plans: your traditional Defined Benefit Pension Plan and your Defined Contribution (Annuity) Retirement Plan.

Because the contributions don't appear in your regular paycheck, it can be easy to overlook how much is being set aside on your behalf. Over many years, however, they can grow into meaningful retirement income and savings.

No matter your age, it's worth paying attention to both plans now. Review your annual statements to see the hours and contributions reported



on your behalf, track your progress toward vesting, and understand how your benefits are growing. Catching missing or incorrect information early is much easier than trying to resolve it years later.

You don't have to wait until retirement is around the corner to ask questions. Even if retirement is many years away, meeting with Benefit Services to understand how your pension benefit is calculated can be an important part of your long-term retirement planning. Our staff can help you review your statements, understand what you've earned, and explain how your two retirement plans work together.

Check your benefits online

Use your Participant Portal to:

- Review your retirement statements
- Check your hours and contributions
- View benefit estimates
- Download forms



SCAN ME

725Benefits.org



CANCER SUPPORT

A cancer diagnosis just got easier to navigate

Facing a cancer diagnosis can be overwhelming. You may be trying to understand unfamiliar medical information, weigh treatment options, coordinate care among several doctors, and manage the emotional strain on you and your family.

With that in mind, we've added a new benefit designed to provide experienced, personal guidance when you need it most.

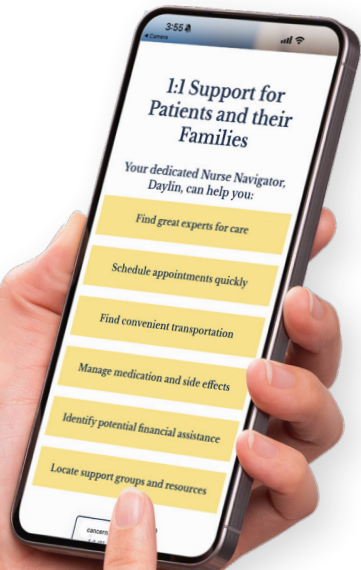
If you or a covered family member is diagnosed with cancer, our partner, **CancerNavigator**, will connect you with an oncology nurse navigator who can help you:

- Understand the diagnosis and treatment options
- Prepare for conversations with doctors
- Coordinate appointments and care
- Explore treatment at leading cancer centers
- Find helpful local resources and services

This service is available at no cost to you or your eligible dependents.



You don't have to navigate cancer care alone. Call **754-200-0507** to speak with an oncology nurse navigator or visit **CancerNavigator.com/MCASF725**.



Healthy habits for a strong mind

M R R I K N M O P U F S J D R
P P P D B T A K E W A L K S B
J A R C R E Y T W K N Z Z K C
H V M Y N I G Y X W C C S Q Z
C J L B Y M N R M L Z N X D Z
O C Z I E F K K A Z M M S O M
P I U H M P C F W T N J Y Y P
H Y C O V I O P C A E Y R O L
J X G Q V G T S T D T F Z G E
L R E W W E I S I A C E U A A
Z I E N H J G T C T U W R L N
O M M D L O V E A R I H M M P
M L G I U H L A T B E V Y W R
T P C E T C C E S A E E E E O
B M Q G T T E J F G B X N C T
O O F E J S O C U O V L S S E
G S E S P H L B A R O Y E I I
O W Y M T Y N E A F J D K S N
S M E K U A P I E C F N S S S
W V F M G Q Y D Q P C E I M K
I O H N P C B A A Y B O I V E
M L I M I T A L C O H O L N P
M U X G J X K J B T I B S A E
I N X Z O U T M J Z I K L O F
N T Z E U V J S R C S V B Q C
G E O C R X U O P X M F E M G
S E W O N F A N Y O V L I E W
P R Q N A Z N B A D G T O N Z
X F U Y L I M E L E E X C T K
C I U O F J P K V V R K X Q Q

- | | |
|---------------|-----------------|
| Whole Foods | Take Walks |
| Lean Proteins | Do Yoga |
| Limit Alcohol | Go Swimming |
| Limit Tobacco | Limit Screens |
| Vegetables | Reduce Caffeine |
| Stay Active | Drink Water |
| Be Grateful | Journal |
| Be Positive | Volunteer |
| Get Sleep | |

Worth the scan!

Helpful links from our partners at Ulliance and Florida Blue



Prediabetes

Watch this quick video to learn four important things you should know about prediabetes and simple steps that can help protect your health.



Recognizing burnout

Burnout isn't a sign of weakness or poor leadership. It's the cumulative impact of chronic stress, emotional strain and the impossible expectation to "always be on."



Health screenings

Regular health screenings can catch potential issues early — when they're often easier to treat — and help you stay informed, proactive and in control of your health.

Are you subscribed to our e-newsletter?

Our e-newsletter is designed with you in mind, featuring helpful tips, wellness resources and important information for plan participants. Explore links to videos, tools and classes focused on supporting your physical and mental health while staying up to date on important plan news, benefits information and upcoming opportunities.



Scan the QR code to sign up.





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Questions about your coverage?

Medical: Florida Blue

Find an in-network provider, review your coverage, ask about a claim or request a replacement ID card.
floridablue.com | (800) 352-2583

Prescription Drug: Sav-Rx

Check medication coverage, find a pharmacy, ask about costs, mail order, prior approval or a prescription claim.
savrx.com | (800) 228-3108

Dental: Florida Blue Dental

Find an in-network dentist, review your coverage or ask about a dental claim.
floridabluedental.com | (888) 223-4892

Vision: EyeMed

Find an in-network provider or ask about exams, glasses, contacts or prescription safety glasses.
eyemed.com | (866) 800-5457

Your benefits. All in one place.

Find benefit information, forms, contacts and resources online.

Not sure where to start? Benefit Services can help you figure out who to call, which form you need, which ID card to use or where to find the right benefit information.



725Benefits.org

Office Hours: 8am – 5pm (Monday-Friday)

Phone: (754) 777-7735 | **Fax:** (754) 999-2205 | **Email:** info@725benefits.org

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