Second Edition | 2026

Benefit Services
SERVING LOCAL UNION 725 & MCASF

Benefits INSIDER



In this issue ...

P3 Two annual forms; one November deadline.

P4 Your 2027 DC election window is open.

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Mechanical Contractors Association of South Florida



What's ahead for your benefits

As the year winds down, there are a few important benefit items worth keeping on your radar. This edition of Benefits Insider is focused on what may require your attention now, along with a few benefits and resources you may want to take advantage of throughout the year.

Inside, you'll find information about the Annual Family Statement, Annual Pension Verification for pensioners and beneficiaries receiving monthly pension payments, and the 2027 Defined Contribution Elective Contribution election for active participants who want to add their own contributions to their retirement savings.

You'll also find reminders about vision coverage, CancerNavigator support and additional health and well-being resources. Our goal is to make it easier to understand what is available to you, what action you may need to take and where to go when you have questions.

If you're unsure whether something in this issue applies to you, please reach out. The Benefit Services team is here to help.

We're proud to serve you and your family.

Jeff Allen
Fund Administrator

Year-end checklist

A few benefit tasks may need your attention

- ☐ Annual Family Statement
- ☐ Annual Pension Verification
- ☐ 2027 DC Election

Not sure what applies to you?
Benefit Services can help.

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



IMPORTANT DEADLINES

Two Annual Forms. One Important November Deadline.

Complete Your 2026 Annual Family Statement

Who needs to complete it?
All eligible Health Fund participants must complete an Annual Family Statement each year, even if nothing has changed.

Deadline: Extended to November 30
Your completed Annual Family Statement must be submitted by November thirtieth. Missing the deadline may result in suspension of your health coverage and delays in payment of health and prescription benefit claims.

Before you send it:
1. Complete the statement even if nothing has changed.
2. Include supporting documentation when required for a new dependent.
3. Sign and date your form.
4. Return it by November thirtieth.

You can return the statement by mail, fax it to **(754) 999-2205**, email it to **info@725benefits.org**, or submit it securely through the Participant Portal at **725Benefits.org.**

2026 Annual Pension Verification

Receiving a monthly pension payment?
The MCASF Local 725 Pension Fund requires annual verification of your retirement status and current mailing address to help ensure you continue receiving important Pension Fund notices and tax information.

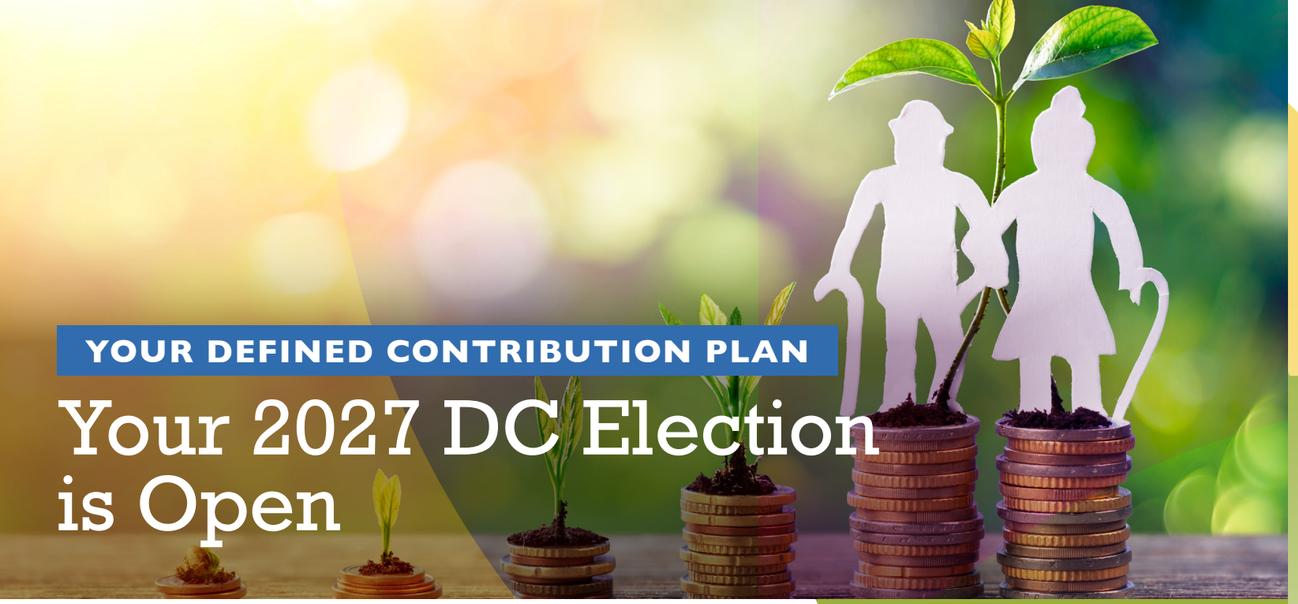
Deadline: Extended to November30
The Benefit Office must receive your completed Verification Statement by November thirtieth. Returning it late may delay your monthly pension payment.

What to do:
1. Complete every required section.
2. Sign the form in front of an authorized person. Your form may be notarized by a Notary Public, an authorized UA Local 725 representative or Benefit Fund Office staff member.
3. Return the completed verification so it arrives by November thirtieth.

Need another copy?
Visit **725Benefits.org** or contact Benefits Services.

The deadline for both of these forms has been extended to **November 30, 2026**. Check the requirements for both forms to continue experiencing your benefits uninterrupted.

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YOUR DEFINED CONTRIBUTION PLAN

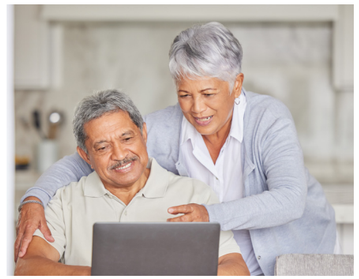
Your 2027 DC Election is Open

Your employer contributions are already helping build your retirement savings. Elective Contributions give you an opportunity to build on what's already working.

Each time you work covered hours, your employer makes contributions to your Defined Contribution Retirement Plan on your behalf. You can also choose to make your own Elective Contributions through payroll deductions, adding to the retirement savings already being built for you.

Even a modest contribution can add up over time. Someone contributing $4 per work hour and averaging 40 hours per week would add about $8,320 to retirement savings in one year. Over 30 years, that is nearly $250,000 in additional contributions before any investment earnings are included.

Elective Contributions are made on a pre-tax basis for federal income tax purposes, which may also reduce the amount of your current wages subject to federal income tax.



Individual tax savings will vary based on your circumstances.

There is no single contribution amount that is right for everyone. For 2027, you may choose to begin making an Elective Contribution, continue an amount that already works for you or increase your current hourly contribution.

If you have never made an Elective Contribution before, you do not have to start with a large amount. Even a contribution of $1 per work hour would add about $2,080 to your retirement account over a year, before any investment earnings. Over time, consistently setting aside even a modest amount can make a meaningful difference in the retirement savings you build.

Make your 2027 election

Your election must be received by **November 30, 2026**.

The amount you choose applies for the full 2027 calendar year and cannot be changed during the year.

2027 Estimated Limits
Regular: $25,500
Age 50+ catch-up: $8,500



725Benefits.org



Eye Care that Works for You



More than a routine eye exam

Your EyeMed vision benefit helps you and your family take care of your eyes and manage the cost of everyday vision needs.

Your vision benefit includes coverage for routine eye exams, along with allowances toward prescription glasses or contact lenses. It's an important part of your Health Plan and one that can be easy to overlook until you need new glasses, contacts or an updated prescription.

Active participants may also receive an allowance for prescription safety glasses, providing additional support for participants who need protective eyewear on the job.

If it has been a while since your last eye exam, or your vision needs have changed, take a few minutes to review your benefit and see what is available to you and your eligible family members.

Visit **725Benefits.org** for full vision benefit details.

"SEE" MORE

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CANCER SUPPORT

Support after a cancer diagnosis

A cancer diagnosis can bring a lot of uncertainty. You may be trying to understand unfamiliar medical information, weigh treatment options, coordinate appointments and keep track of questions for your doctors, all while managing the impact on you and your family.

CancerNavigator is available through the MCASF Local 725 Health & Welfare Plan to help make that process a little easier. If you or a covered family member are diagnosed with cancer, you can connect with an oncology nurse navigator who can provide experienced, personal guidance throughout your care.

Your nurse navigator can help you understand your diagnosis and treatment options, prepare for conversations with your doctors and coordinate appointments and care. They can also help you explore treatment at leading cancer centers and identify helpful local resources and services.

Having someone who understands cancer care can make it easier to know what questions to ask and where to turn next.

Cancer care can involve many moving pieces, from appointments and treatment decisions to conversations with multiple providers. Having access to a nurse navigator gives you an additional source of support to help you prepare for those conversations, coordinate care and connect with resources that may be helpful along the way.

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**.

Take a Benefit Break

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

BENEFITS
FAMILY
STATEMENT
PENSION
VERIFICATION
RETIREMENT
ELECTIVE
CONTRIBUTION
ELECTION
SAVINGS
VISION
EYECARE
NAVIGATOR
SUPPORT
PORTAL
COVERAGE
DEADLINE

Worth the scan!

Helpful links from our partners at Ulliance and Florida Blue

Ulliance
Enhancing People. Improving Business.

Florida Blue
Your Health Solutions Partner



Eat Well For Less

Stretch your grocery budget without giving up nutritious, flavorful meals. Explore practical ideas for using affordable pantry staples, planning meals more efficiently and reducing food waste to help make healthy eating more manageable.

Legal & Financial Support

Financial and legal concerns can add stress to everyday life. Through your Member Assistance Program, you can access support and resources for issues such as budgeting, debt, credit and other legal or financial matters.

Life Advisor Portal

The Life Advisor Portal brings together tools and resources designed to support your overall well-being. Explore information and support for mental health, family, work and everyday life challenges, all in one place.

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.



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15800 Pines Blvd., Suite 201 | Pembroke Pines, FL 33027

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.

SCAN ME

725 Benefits.org

Office Hours: 8am – 5pm (Monday-Friday)
Phone: (754) 777-7735 | **Fax:** (754) 999-2205 | **Email:** info@725Benefits.org

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