



MID-ATLANTIC REGIONAL COUNCIL
— CARPENTERS BENEFIT FUNDS —



MARCC NEWSLETTER

- Pension Fund Update and 2025 VPP Adjustment
- Annuity Interest Rate Update
- April 1st Eligibility Period - Check Your Hours
- Cancer Early Detection Test

Para español



Spring 2026



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We're Moving Later This Spring...

...to a new, more convenient location designed with our participants in mind. This move makes it easier to access the services and support you rely on. The Benefit Fund staff will be on hand to answer any Health & Retirement questions, so everyone is encouraged to stop by whenever needed—we're here to help.

Coming Soon - New Office Location:

8500 PENNSYLVANIA AVE,
UPPER MARLBORO, MD 20772

Training Center Entrance, 1st Floor, to the left

The Fund's contact information is still the same:

T. (301) 839-8800
F. (301) 245-1803

MARCC.CARPENTERS.FUND

MARCC PENSION FUND UPDATES



EFFECTIVE JANUARY 1, 2026

The Eastern Atlantic States Carpenters Pension Fund Merged the Following Fund into their 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 from January 1, 2020 through December 31, 2025 will continue to adjust annually, either up or down, based on the Plan's investment return.

To check your Pension Accruals scan the QR Code or visit
portal.issisystems.com/isite483/eremit.dll/48301/loginm.asp





MID-ATLANTIC REGIONAL COUNCIL ANNUITY FUND

VARIABLE PENSION PLAN

Your 2025 Adjustment

Under a Variable Pension Plan (also known as VPP), pension accruals are adjusted each year (while working and during retirement). Accruals earned from January 1, 2020 through December 31, 2025 are adjusted each year based on the performance of the Plan's investments in the prior year.

See example below.

Rate of Return

12.60% For Plan Year 2025

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 0.1260
Interest Amount	\$15,734.88

CHECK YOUR PENSION ACCRUAL BY VISITING MARCC.CARPENTERS.FUND

VPP ADJUSTMENT

2024 INVESTMENT RETURN	6.66% A
HURDLE RATE	5.00% B
2025 VPP ADJUSTMENT	1.0158 C

EXAMPLE For all accruals back to January 1, 2020.

2020 - 2024 Accrual	\$400
VPP Adjustment	1.0158
2024 Adjusted Accrual	(\$400 x 1.0158) = \$406.32
2025 Accrual	\$100
Ending Balance at 12/31/2025	\$406.32 + \$100 = \$506.32

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



For More Information
Scan the QR Code

Scan me

You can calculate your ending balance by using the formula above.

Scan the QR Code to check your Annuity Account Balance



portal.issisystems.com/isite483/eremit.dll/48301/loginm.asp

SCREENING FOR
MULTIPLE CANCERS IS
POSSIBLE WITH GALLERI



SCAN TO
ORDER TEST



[www.galleri.com/
partner/marcc/](http://www.galleri.com/partner/marcc/)

The Galleri Test - \$0 Cost Benefit

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). 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



[www.youtube.com/watch
?v=AUIHBCr79X8](https://www.youtube.com/watch?v=AUIHBCr79X8)

Cancer Navigator



If you or one of your dependents are facing a cancer diagnosis, **CancerNavigator is available through the MARCC 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



Key Benefits of Galleri

Multi-cancer early detection

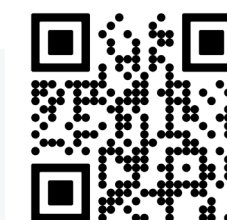
Improves your chance to find cancer early. It detects a signal shared by dozens of cancers that don't have screening tests.

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.

Reach out to one of their Oncology Nurse Navigators today. Call 301-591-4115, scan the QR Code, or visit cancernavigator.com/marcc





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6710 Oxon Hill Rd
Suite 450
Oxon Hill, MD 20745
(301) 839-8800

Address Service Requested

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