



MID-ATLANTIC REGIONAL COUNCIL
— CARPENTERS BENEFIT FUNDS —

MARCC NEWSLETTER

Your Benefits.
Your Future. **Our Mission.**



IN THIS ISSUE



Early Cancer Detection
Testimonial



MARCC Benefit
Video Series



Teladoc
Health Benefit



Importance
of Men's Health



**FALL
2026**



WE'RE HERE FOR YOU.

Committed to providing you and your family with the
benefits and resources you need to live healthier, stronger lives.



Questions?
Contact the Benefit
Funds Office at
301-839-8800
or visit
marcc.carpenters.fund

EARLY CANCER DETECTION

MEMBER TESTIMONIAL

Walt, a union member, discovered he had a rare form of cancer—one that has no early symptoms—thanks to the Galleri® test offered at zero cost through your health benefits.

His story could help save yours.



HEAR WALT'S STORY

See how the Galleri test made a life-changing difference.



WHAT IS THE GALLERI® TEST?

The Galleri test looks for a signal shared by 50+ cancer types through a simple blood draw. It fills an important void in cancer detection as there are currently only five cancers (colorectal, lung, breast, cervical, prostate) that have recommended screening tests.



DETECTS 50+ CANCER TYPES

Looks for a signal shared by many cancers, including those with no recommended screening today.



SIMPLE BLOOD DRAW

A routine blood test that can be done during an annual physical or wellness visit.



EARLY DETECTION MATTERS

Finding cancer early can lead to more treatment options and better outcomes.



AT NO COST TO YOU

Offered through your health benefits at zero cost to eligible members.



**Taking care of you today.
Supporting your health for tomorrow.**

We are committed to providing you and your family with the benefits and resources you need to live healthier, stronger lives.



MID-ATLANTIC REGIONAL COUNCIL
CARPENTERS BENEFIT FUNDS

SIGN UP!

MEMBERVIEW

A NEW MEMBER BENEFITS PORTAL

We're excited to announce a new modern and mobile-friendly participant portal designed with you in mind.

GET STARTED IN MINUTES

1. DOWNLOAD THE APP
Download the MemberView mobile app from the Apple Store or Google Play.

2. ENTER THE ACCESS CODE
Once you have downloaded the app, enter the 4-letter Fund Access Code.

3. ACCESS YOUR BENEFITS
You're all set! Explore your benefits anytime, anywhere.

FUND OFFICE ACCESS CODE
MARC

ENHANCED FEATURES INCLUDE:



24/7 access to benefits information



The confidence of a secure experience



The ability to update contact information



Access to pension and annuity details

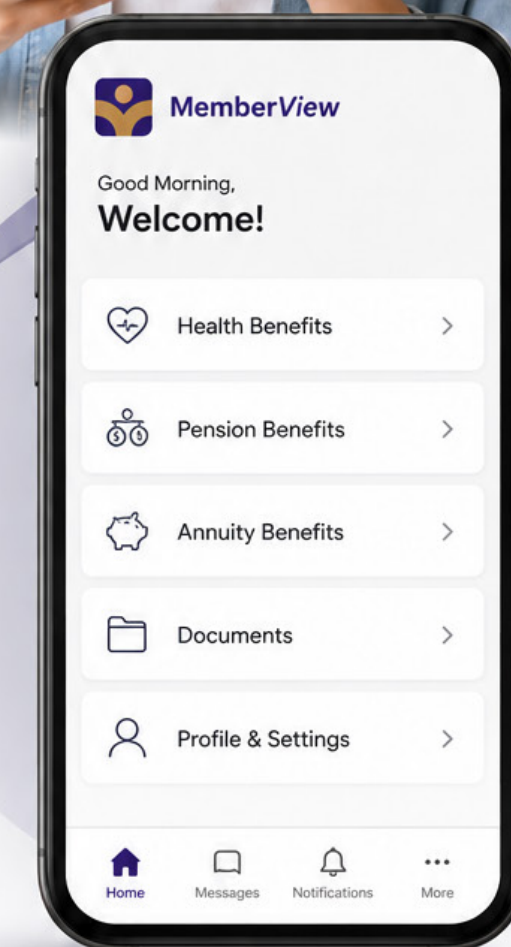


Secure document uploads



ENROLL TODAY!

24/7 Access to
Your Member
Benefits with
MemberView



DO I NEED TO CREATE A NEW LOGIN?

No, if you've already created an account on the previous member portal you can use the same login credentials.

IMPORTANT REMINDER

PENSION FUND UPDATES

We want to keep you informed about important updates to your Pension Fund that impact your benefits and future.



EFFECTIVE JANUARY 1, 2026

The Eastern Atlantic States Carpenters Pension Fund merged the following funds 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.

KEEPING YOUR FUTURE STRONG



PENSION PLAN
2025 ADJUSTMENT RATE

>>>>>>>

1.0158%



ANNUITY FUND
2025 RETURN

>>>>>>>

12.60%



STAY INFORMED. STAY EMPOWERED.

Check your pension accruals and annuity balance anytime in **MemberView**.



SCAN TO LOG IN
TO MEMBERVIEW

BENEFIT AWARENESS

TOWN HALL Q&A

Understand **Your Benefits**.
Secure **Your Future**.



WATCH NOW ON
YouTube

Our **Benefit Awareness Playlist** features short, informative videos on your Pension, Annuity, and Health benefits, plus a Town Hall Q&A with Fund staff.

WHAT YOU'LL FIND IN THE PLAYLIST:



Clear explanations
of your benefits



Helpful information
to support your
decisions



Q&A with
Fund Office
professionals



Resources to help you
plan for a secure
future



WATCH TODAY!

Scan the QR code or
visit our YouTube channel to
explore the **Benefit Awareness
Playlist**.



SCAN HERE
to watch the
Benefit Awareness
Playlist on
YouTube



We remain committed to providing you with the retirement security **you've earned** and the service **you deserve**.



QUALITY CARE. WHEN AND WHERE YOU NEED IT.

Teladoc Health makes it easy to connect with a U.S. board-certified doctor, therapist, or specialist—anytime, anywhere.

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video or phone 24/7

Visit [Teladoc.com](https://www.teladoc.com)

Call 1-800-835-2362

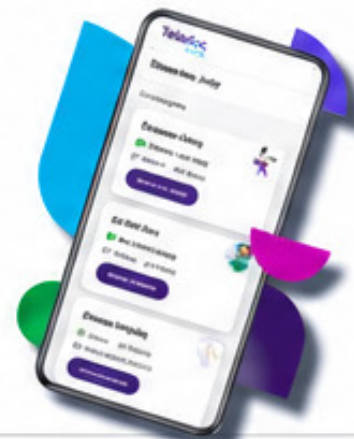
or download the app



\$0 COST BENEFIT FOR:



Urgent Care
Mental Health
Dermatology and more



TELADOC OFFERS ONE OF THE LARGEST VIRTUAL CARE NETWORKS IN THE COUNTRY. MAKE SURE TO USE YOUR **INDEPENDENCE ADMINISTRATORS ID CARD** WHEN REGISTERING FOR ACCESS.

GET STARTED IN 3 EASY STEPS

1



Set Up Your Account

Create your account
in minutes.

2



Request a Visit

Tell us what's going on
and request a visit.

3



Talk to a Medical Expert

Connect with a U.S. board-
certified doctor or therapist
by phone or video.

TALK TO A DOCTOR, THERAPIST
OR MEDICAL EXPERT ANYWHERE
YOU ARE BY PHONE OR VIDEO.

GET STARTED WITH TELADOC NOW



THE IMPORTANCE OF MEN'S HEALTH

55% of men report not receiving regular health screenings. That number jumps to **63%** for men of color. As a carpenter, you have access to a wide range of health benefits, preventative or otherwise. Taking a proactive approach to health saves lives.



MENTAL HEALTH & SUBSTANCE ABUSE

Men are 4x more likely to commit suicide

MANIFESTO
HEALTH



- On-demand peer support
- Recovery coaches
- Peer-led care navigation



CARDIOVASCULAR HEALTH & HYPERTENSION

50% of men who die of coronary heart disease had no symptoms

Catapult
HEALTH



- Screening for heart disease and diabetes
- Kit shipped to your home and can be completed in minutes
- Live face-to-face review with nurse practitioner



ANNUAL SCREENINGS & EARLY DETECTION

Infrequent screenings lead to later detection and higher mortality rates

Galleri



- No-cost benefit that can be done at home
- Clinically proven accuracy that provides results in 2-3 weeks
- Available annually to covered members aged 50 or older, or aged 40-49 with elevated risk factors



YOUR HEALTH. YOUR FUTURE. WE'RE HERE FOR YOU.

Take advantage of these valuable resources at no cost to you.
Stay proactive, stay healthy, and keep doing what matters most.

Scan the QR codes
to learn more about
each program. ▶



MID-ATLANTIC REGIONAL COUNCIL
CARPENTERS BENEFIT FUNDS

8500 Pennsylvania Ave.
Upper Marlboro, MD 20772
(301) 839-8800

Address Service Requested

MARCC.CARPENTERS.FUND



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