



# Carpenters Southwest Administrative Corporation

ADMINISTRATIVE OFFICE: 533 S Fremont Ave. • Los Angeles, CA 90071-1706 • Tel: (213) 386-8590 • Toll Free (800) 293-1370

[www.carpenterssw.org](http://www.carpenterssw.org)

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## IMPORTANT ANNOUNCEMENT

### TO ALL ACTIVE ELIGIBLE CARPENTERS:

This is to inform you of changes to the Trust's health care plans that will go into effect for services rendered on or after January 1, 2012. These changes are necessary as a result of current adverse economic conditions, which have negatively impacted the Trust's financial position. Please read this material carefully and keep it with your Summary Plan Description and Evidence of Coverage booklets.

To assist in your understanding of the benefit changes, we have prepared the attached comparison of medical benefits, which shows the medical benefit levels before and after the January 1, 2012 changes.

In addition to the changes in medical benefit levels, the following changes are effective January 1, 2012:

- All dental plan coverage will terminate and no replacement coverage will be offered by the Trust. An extension of coverage may apply to treatment in progress at the time of plan termination. Please refer to your dental Evidence of Coverage booklet or, if enrolled in the Fee-For-Service Dental Plan, your Summary Plan Description, for details on any extension of benefits that may be available for treatment in progress when coverage terminates. COBRA continuation coverage is **not** available for dental coverage. However, individual dental plans, which you purchase on your own, may be available to you. The Trust's DMO carriers will be mailing you information on their individual dental plans.

If you are covered under the Fee-For-Service Dental Plan, please be certain that all your dental claims are submitted to Anthem as soon as possible but **not later than 90 days** following the date of service. *Anthem will cease processing the Trust's dental claims as of March 31, 2012.*

- The vision care plan provided by UnitedHealthcare (Spectera) will terminate and no replacement plan will be offered by the Trust. Please note however, that coverage for routine eye exams (refractions) may be available under your medical plan if you are enrolled in an HMO or EPO plan. Refer to the enclosed benefit comparison for coverage. COBRA continuation coverage is **not** available for vision care coverage.
- The crediting of disability hours as explained on page 16 of the Trust's Summary Plan Description under the heading **Active Carpenters Who Become Disabled**, will cease as of January 1, 2012. Please note however, that if your eligibility terminates as a result of insufficient hours, COBRA continuation coverage is available to you and your eligible family members.

**Arizona**  
Satellite Office  
4547 W. McDowell Rd.  
Phoenix, AZ 85035-4124  
(602) 352-6805

**Nevada**  
Satellite Office  
980 Kelly Johnson Dr., Ste. 180  
Las Vegas, NV 89119-3722  
(702) 851-4510 • (800) 501-0210

**New Mexico**  
Satellite Office  
1021 Cardenas Dr., NE  
Albuquerque, NM 87110-6615  
(505) 266-8869

If you have any questions concerning the information in this announcement, please direct them to the Administrative Office in your area, where the staff will be happy to assist you. You may also visit the Plan's website at [www.carpenterssw.org](http://www.carpenterssw.org). Please keep this announcement with your Summary Plan Description booklet for future reference.

We look forward to the time when dental and vision care coverage can be restored.

Sincerely,

THE BOARD OF TRUSTEES

Enclosure  
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