Carpenters Southwest Administrative Corporation

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November, 2009

IMPORTANT ANNOUNCEMENT

FOR ALL ACTIVE AND RETIRED CARPENTERS AND THEIR FAMILIES CHANGE TO UNITED HEALTHCARE/PACIFICARE

CALIFORNIA PARTICIPANTS:

As you are probably aware, the cost of health care coverage continues to escalate at rates much higher than the cost of other items and services. Because of these escalated rates this is to advise you of a change in HMO medical carriers in California. Effective December 1, 2009, PacifiCare will provide HMO medical and prescription drug coverage for California participants and their families currently enrolled with Aetna. The change to PacifiCare will provide meaningful health care tools and programs to assist you. The ***PacifiCare SignatureValue HMO*** plan will provide coverage with little or no change in your current HMO benefits.

Nearly all Primary Care Physicians (PCPs) under the Aetna network also participate in the PacifiCare network. Therefore, in most cases, there will be no need to change your PCP because of the switch to PacifiCare. Additionally, you will not have to complete any new paperwork. Effective December 1, 2009, you and your family will be automatically enrolled in the PacifiCare SignatureValue HMO plan, assuming you continue to meet the Trust's eligibility rules. If your current PCP is not in the PacifiCare network, you will be notified and assigned to a PacifiCare PCP located near your home, but you will have an opportunity to change to another PacifiCare PCP if you prefer. To find out if your current PCP is participating in the PacifiCare SignatureValue HMO plan, visit **www.pacificare.com** or call (800) 624-8822. You can also use this website or telephone number to locate other types of providers or pharmacies that participate in the PacifiCare SignatureValue HMO plan.

You will soon be receiving new PacifiCare ID cards, which you should begin using for services or supplies, received on or after December 1, 2009. Remember, to be entitled to coverage, you must use a provider or facility in the PacifiCare network for your medical or pharmacy needs. Most health care services or supplies must be arranged or authorized by your PacifiCare PCP. In most cases, you will be responsible for the full bill if you use non-network providers or facilities or fail to obtain a required referral from your PacifiCare PCP. **Please be sure to look at your ID cards to be sure you have been assigned the correct PCP.** If not, contact PacifiCare right away at (800) 624-8822.

If you want to change to a plan other than UnitedHealthcare/PacifiCare, your once-a-year opportunity is coming up. You will be receiving information in the next month regarding the Trust's annual Open Enrollment period. **Retirees residing in an HMO service area however, must elect an HMO plan.** If you have any questions concerning the information in this announcement, please contact the Administrative Office where the staff will be happy to assist you. You may also visit the Plan's website at www.carpenterssw.org.

Sincerely,

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