



Carpenters Southwest Administrative Corporation

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www.carpenterssw.org

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IMPORTANT ANNOUNCEMENT

FOR ALL ACTIVE CARPENTERS AND THEIR FAMILIES

Introducing our New Life Insurance Carrier

Effective June 1, 2010, Anthem Blue Cross Life and Health Insurance Company will provide life insurance, accidental death and dismemberment insurance (AD&D) and dependent life insurance to all Active eligible carpenters through the Southwest Carpenters Health and Welfare Trust, replacing Standard Insurance Company.

The basic benefits have not changed; they are \$20,000 life and \$20,000 AD&D and \$3,000 life insurance for the death of a legal spouse or dependent child. Listed below is a summary of additional benefits provided under the new policy. For details and more information about the benefits that are offered, visit www.carpenterssw.org.

- ***Spouse Education Benefit*** – provides an additional benefit to your surviving spouse for educational or training expenses.
- ***Child Care Benefit*** – provides an additional benefit to your surviving spouse for child care (children under age 13) to allow your spouse to work.
- ***Child Education Benefit*** – provides an additional benefit for the tuition expenses incurred by each eligible dependent child within 4 years after the date of your death.
- ***Seat Belt Benefit*** – If a carpenter loses his/her life in an automobile accident in which he/she was wearing his/her seat belt, an additional \$10,000 is payable.
- ***Air Bag Benefit*** – If a carpenter loses his/her life in an automobile accident where a seat belt benefit is payable, the car is equipped with an air bag, and the air bag deploys, an additional \$5,000 is payable.
- ***Common Carrier Benefit*** – If the member dies in a public transportation accident (airplane, train, bus), an additional \$20,000 is payable.
- ***Repatriation Benefit*** – provides an additional benefit of up to \$2,000 to cover preparation and transportation expenses if a carpenter loses his/her life in an accident more than 75 miles from his/her primary residence.
- ***Portability*** – If you leave employment for reasons other than retirement or disability and your coverage ends, you may be able to continue your life and AD&D insurance at low group insurance rates without evidence of insurability.
- ***Conversion*** – If you leave your job for any reason and your coverage ends and you are not eligible for portability, you may be able to convert your group life and/or dependent life coverage to an individual whole life insurance policy without evidence of insurability (excludes AD&D).
- ***Travel Assistance*** – Provides 24 hour service to assist members when traveling at least 100 miles from home (including international travel) in locating medical care and other emergency services, travel services and pre-departure information.
- ***Resource Advisor Program*** – Upon the member's death, this program gives the family free and confidential access to resources including counseling sessions, legal/financial consultations and referrals.
- ***Special Offers*** – Provides discounts on products and services that help promote better health and well-being including savings on American Baby Magazine, Barnes and Noble.com, Weight Watchers and more.

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IMPORTANT CHANGES UNDER THE FEE-FOR-SERVICE MEDICAL OPTION

We are pleased to advise you that the Trust has contracted with Anthem Blue Cross to provide a national PPO network of providers called BlueCard, effective June 1, 2010. This change will provide you with greater access to PPO providers near your home, work and across the country.

The BlueCard network consists of hospitals, physicians, home health care providers, laboratories, durable medical equipment providers, physical therapists and other allied health care professionals under contract with Blue Cross organizations throughout the country. To find PPO providers in your area, visit the Trust's website at www.carpenterssw.org or call 800-810-2583 (or 800-810-BLUE).

In conjunction with the change to the BlueCard PPO network, the Trust's current PPO arrangement with Blue Shield of California for those residing outside California or Nevada will be terminated as of June 1, 2010. The benefits provided under the Fee-For-Service medical option are not changing at this time. However, the determination of allowable charges for out-of-network providers will be made by Anthem Blue Cross as of June 1, 2010, and those allowances may differ from what was allowed in the past.

You will soon be receiving new ID cards, which you should begin using for medical services or supplies received on or after June 1, 2010. Your new ID card will have the address where claims should be filed as well as the telephone number to use when requesting pre-authorization of care. To receive the maximum benefits available under the Plan, we urge you to obtain care from a BlueCard network provider whenever possible.

If you have any questions concerning these changes, please direct them to the Administrative Office in your area where the staff will be happy to assist you. Please keep this announcement with your Summary Plan Description booklet for future reference.

Sincerely,

BOARD OF TRUSTEES