



Carpenters Southwest Administrative Corporation

LOS ANGELES ADMINISTRATIVE OFFICE: 533 S Fremont Ave. • Los Angeles, CA 90071-1706 • Tel: (213) 386-8590 • Toll Free (800) 293-1370
LAS VEGAS ADMINISTRATIVE OFFICE: 980 Kelly Johnson Dr., Ste.180 • Las Vegas, NV 89119-3722 • Tel: (702) 851-4510 • Toll Free (800) 501-0210
www.carpenterssw.org

September, 2008

IMPORTANT ANNOUNCEMENT – AETNA TO REPLACE CIGNA

TO ALL ACTIVE AND RETIRED CARPENTERS ENROLLED IN CIGNA:

This is to advise you of a change in HMO medical carriers. Effective November 1, 2008, Aetna will provide HMO medical and prescription drug coverage for Arizona and California participants and their families currently enrolled with CIGNA.

Aetna's medical and pharmacy plan will help us increase the size of the Trust's HMO network, provide meaningful health care tools and programs to assist you, and help control premium costs to the Trust. The Aetna plan will provide coverage with little or no change in current benefits.

Nearly all Primary Care Physicians (PCPs) under the CIGNA network also participate in the Aetna network. Therefore, in most cases, there will be no need to change your PCP because of the switch to Aetna. Additionally, you will not have to complete any new paperwork. Effective November 1, 2008, you and your family will be automatically enrolled in the Aetna plan, assuming you continue to meet the Trust's eligibility rules. If your current PCP is not in the Aetna network, you will be notified and assigned to an Aetna PCP located near your home, but you will have an opportunity to change to another Aetna PCP if you prefer. To find out if your current PCP is participating in the Aetna HMO plan, visit www.aetna.com or call (800) 308-8787. You can also use this website or telephone number to locate other types of providers or pharmacies that participate in the Aetna plan.

You will soon be receiving new Aetna ID cards, which you should begin using for services or supplies, received on or after November 1, 2008. Remember, to be entitled to coverage, you must use a provider or facility in the Aetna network for your medical or pharmacy needs. Most health care services or supplies must be arranged or authorized by your Aetna 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 Aetna PCP.

If you want to change to a plan other than Aetna, 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,

THE BOARD OF TRUSTEES

Enclosures

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

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

Utah
Satellite Office
8149 S. Welby Park Drive
West Jordan, UT 84088-5948
(801) 282-6528