



# 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 RETIRED CARPENTERS ENROLLED IN A TRUST MEDICAL PLAN:

This is to inform you of changes to the Trust's retiree 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, effective January 1, 2012, dependent children will no longer be eligible for benefits through the Trust. This means that all coverage for dependent children who are enrolled in any of the Trust's retiree health care options will cease as of January 1, 2012. Since the Retiree Plan is being amended to remove dependent children as a class of individuals eligible for coverage, COBRA continuation coverage will *not* be available through the Trust to children whose coverage is terminating as a result of the Plan amendment.

Private health care insurance policies or a conversion plan may be available from your children's current medical insurance carrier. Contact your medical insurance carrier for details. In addition, your children may be eligible for government subsidized programs such as Medicaid. For more information on available private and public programs, visit [www.healthcare.gov](http://www.healthcare.gov). You can also visit state government websites for information.

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.

Sincerely,

THE BOARD OF TRUSTEES

Enclosure

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**Arizona**  
Satellite Office  
4547 W. McDowell Rd. Ste. 6  
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  
3900 A Pan American Freeway, NE Ste. 120  
Albuquerque, NM 87107-4747  
(505) 266-8869