

BENEFITS NEWS FROM THE TRUST FUND

Spring 2018



CARPENTERS
SOUTHWEST
ADMINISTRATIVE
CORPORATION

www.carpenterssw.org

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Need to Contact the Trust Fund?

Sometimes the Trust Fund experiences higher-than-anticipated call volumes. Please be patient, and remember that you can visit the Trust Fund Website for forms and general information or **MemberXG** for participant-specific benefit information. Also, you can always leave a detailed message, and our staff will call you back within 24 hours.

Remember: The Trust Fund cannot release protected health information about you to anyone unless you complete a HIPAA Authorization Form.

Phone Number: (213) 386-8590 or (800) 293-1370 (toll free)

Website: www.carpenterssw.org

Location (walk-ins are welcome): 533 South Fremont Avenue, Los Angeles, CA 90071

Hours: 8:00 a.m. to 5:00 p.m. Monday through Friday, including lunchtime

After-Hours Document Drop: Mailbox in lobby

Did You Receive These Mailings?

If you did not receive these recent mailings or have questions about them, please contact the sender.



Mailing	Date	Who Received It	Sender
Pension Statements	1/24/2018	All vested and active participants	Trust Fund
W2 Forms	1/31/2018	Participants who received a supplemental distribution from the Vacation Trust in 2017	Trust Fund
1099 Forms	1/31/2018	Retirees/beneficiaries who received pension benefits in 2017	Trust Fund
ACA Required Proof of Health Coverage (1095-B and 1095-C Forms)	1/31/2018	Trust Fund medical plan participants	Your medical plan carrier

About Your W-2 Form

The Board of Trustees approved a one-time Supplemental Distribution to all participants eligible for the July 2017 Vacation Payout. If you received this distribution, you should have received a W-2 Form in late January 2018 reflecting the gross amount of the distribution and taxes paid by the Southwest Carpenters Vacation Trust on your behalf. Please consult your personal tax advisor if you have any questions about how this distribution may affect your taxes. The Trust Fund staff cannot provide tax advice.

Expecting a Major Life Change?

Are you getting married, becoming a parent, or expecting another major life event? These events may affect your benefits, so it's important to know what to do if you're experiencing—or anticipating—any of them. Here are the steps to take for some of the most common life events.



Marriage

- Enroll your new spouse within 31 days of your marriage. If you enroll your spouse after 31 days, your spouse will be covered on the first of the month following the date the Administrative Office receives the enrollment form and the required documents.
- Obtain the appropriate enrollment change form from the Trust Fund Website for the medical plan you are enrolled in. Complete and submit the form and required documentation, including:
 - Copy of Certified Marriage Certificate from the Hall of Records
 - Copy of page 1 and signature page (or certificate of electronic filing) of your most current Federal Income Tax return as filed with the IRS listing the Social Security numbers of your dependents
 - If you are divorced and your ex-spouse has not been removed from coverage, a copy of your final Divorce Decree and all property settlement pages
- To update your beneficiary for your life insurance and other forms of insurance, complete and submit a Designation of Beneficiary Form.
- To change your address and/or phone number, complete and submit an Address Change Form.

Divorce

- Remove your ex-spouse (and any step-children) from coverage within 31 days of your divorce. Otherwise, you will be responsible for any costs the Trust incurs on behalf of ineligible dependents including, but not limited to, your former spouse and any step-children.
 - Obtain the appropriate enrollment change form from the Trust Fund Website for the medical plan you are enrolled in. Complete and submit the form and required documentation and a copy of your Divorce Decree and all property settlement pages.
- To update your beneficiary for your life insurance and other forms of insurance, complete and submit a Designation of Beneficiary Form.
- To change your address and/or phone number, complete and submit an Address Change Form.

Adding a Dependent

- Enroll new dependents within 31 days of the applicable life event, such as birth, adoption, or acquisition of dependents through marriage.
- Obtain the appropriate enrollment change form from the Trust Fund Website for the medical plan you are enrolled in. Complete and submit the form and required documentation, including:
 - Copy of Certified Birth Certificate from the Hall of Records. The Trust will accept a copy of hospital birth certificates for newborns only for 90 days. If you enroll the newborn after this deadline, the child will be covered on the first of the month after you provide the required documentation.
 - Copy of page 1 and signature page (or certificate of electronic filing) of your most current Federal Income Tax return as filed with the IRS listing the Social Security numbers of your dependents.
 - Certified copy of the placement for adoption or legal guardianship documents showing your legal responsibility for each applicable child.

Removing a Dependent

- Remove dependents from coverage within 31 days of a divorce. Otherwise, you will be responsible for any costs the Trust incurs on behalf of ineligible dependents including, but not limited to, your former spouse and any step-children.
- Complete and submit an appropriate enrollment change form from the Trust Fund Website and a copy of your Divorce Decree and all property settlement pages.
- To update your beneficiary for your life insurance and other forms of insurance, complete and submit a Designation of Beneficiary Form.

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Death of a Participant

- Complete and submit a Deceased Member Notification Form.
- Submit the participant's Death Certificate. (Note that no benefits can be paid until the Administrative Office receives the original Death Certificate.)

Once the Administrative Office receives the Death Certificate, here are estimated timeframes for benefit payments, assuming the dependent is eligible for benefits:

- Vacation: one week
- Life insurance: three to four weeks (note that this payment is provided through an outside vendor, so the Trust cannot guarantee the timing)
- Pension:
 - Less than 10 Vesting Service Credits: first of month in which participant would have reached age 65
 - 10 or more Vesting Service Credits: first of month following the participant's death
- Annuity: 30 days

Death of a Dependent

- Call the Administrative Office to notify them of your dependent's death. The Administrative Office will mail you a Beneficiary Claim Form for you to complete and help guide you through the process.
- Submit the original Certified Death Certificate to the Administrative Office with your Social Security or UBC number.
- To update your beneficiary for your life insurance and other forms of insurance, complete and submit a Designation of Beneficiary Form.

Is Your Beneficiary Up-to-Date?

Designating a beneficiary gives you peace of mind by ensuring that all your Trust Fund benefits are paid to the person YOU want to receive them. Be sure to submit a written Designation of Beneficiary Form, available on the Trust Fund Website under the Forms Tab.



How to Get the Forms You Need

Visit the Forms Section of the Trust Fund Website for Vacation Claims, Designation of Beneficiary, HIPAA Authorization, Address Changes and other forms.

Changing Your Benefit Elections

2018 Open Enrollment is over. Participants are not allowed to change their benefit elections or add/or delete dependents until the 2019 Open Enrollment, unless they have one of these special Enrollment Events:

Special Enrollment Event	When You Must Enroll
You acquire a new dependent due to marriage, birth, adoption, or placement for adoption	Within 31 days of the event
You or your dependent(s) lose eligibility under another insurance plan or coverage through Medicaid or a State Children's Health Insurance Program (CHIP)	Within 31 days of losing eligibility under another insurance plan or 60 days after Medicaid or CHIP coverage ends
You or your dependent(s) become eligible for a premium assistance program through Medicaid or CHIP	Within 60 days of being determined eligible for such assistance

To enroll or make changes, obtain the appropriate enrollment change form from the Trust Fund Website for the medical and dental plan you are enrolled in. Complete and submit the form and required documentation.

Check Out MemberXG!

More and more participants are registering for **MemberXG** daily! **MemberXG** is a secure portal that gives you and your enrolled dependents access to personalized benefit information 24/7. You can access the portal through a computer, tablet or smartphone. Once registered, you can view eligibility and enrollment status, personal and family information, work history, vacation payments, annuity activity (for Nevada participants), and pension credits, vesting status, and payments. The Trust Fund website also has an FAQs section with common questions about how it works.

Take these steps to register today:

1. Visit **MemberXG** at: bit.ly/MemberXG-CSAC.
2. If you're registered, log in. If you're not registered, click on "Create Account", then enter the information requested.
3. From the **MemberXG** dashboard, click any of the icons to open a benefit page. Use the arrows on the left and right of the page to scroll through the icons, or use a screen swipe if you're on a mobile device. You can also open a benefit page by clicking the menu icon in the upper left, then any of the benefit page names.
4. On each benefit page, you'll see an explanation of the page content at the top, along with instructions on how to access information.
5. When you're finished, click the arrow next to your name in the upper right and select "Sign Out" from the drop-down list.

For details, see the MemberXG First Time User Instructions, available on the Trust Fund Website.

Did You Know?

The Trust Fund Website has an “I want to” section on the Home Page that’s designed to answer your “Top 10 Questions.” It’s easy to navigate and updated continually. You can link to more FAQs under the FAQs Tab.

Here’s an example of a Top 10 Question:

Q. How do I know if I am eligible for benefits?

A. You can view your benefits eligibility status on **MemberXG**.

You are eligible for benefits if you work at least 360 hours (work hours and/or reserve hours) for a contributing employer in an eligibility quarter. Hours worked in a given eligibility quarter qualify you for coverage in the next eligibility quarter, as shown in the chart below. For initial eligibility if you have never been covered under the Active Plan, you must work 300 hours in an eligibility quarter. After you establish initial eligibility, the work hour requirement will revert to the normal 360 hours for any subsequent eligibility quarter.

Work Quarter	Eligibility Quarter
If you have at least 360 hours by the close of the following 3 months:	You have coverage during the next 3 months of:
January, February, March	May, June, July
April, May, June	August, September, October
July, August, September	November, December, January
October, November, December	February, March, April

Review and Keep Your Check Stubs!

Be sure to regularly review the hours detail on your check stubs (or direct deposit vouchers), and keep them for your records. You should also visit **MemberXG** regularly to check your monthly hours reported to the Trust Fund.

Requesting a Check Stub Audit for Vacation Benefits

If you believe there is a discrepancy between your hours worked and what your employer reported, you may request a check stub audit by completing and submitting a Vacation Claim Form included with your Vacation Payout. This form is also available on the Trust Fund Website. Include copies of your check stubs, which provide a historical record to support your request. You must file a claim within 60 days of when your Vacation Payout was sent. The Administrative Office will respond in writing about your results. Please allow up to 30 to 90 days for a response.

When deciding whether to submit a claim, keep in mind that part of the Vacation deduction on your paycheck may include Supplemental Dues, unless your employer lists that separately.

Have You Traveled Outside the Area for Work?

A reciprocal transfer allows you to transfer hours worked and contributions received between our jurisdiction and other jurisdictions you have worked. If you have worked recently in a jurisdiction outside the Southwest Carpenters jurisdiction, it is important to request reciprocal transfers as soon as you begin work in the outside jurisdiction. Any delay in requesting a reciprocal transfer may adversely affect your eligibility for health coverage.

When deciding to request a reciprocal transfer, think about:

- **Health & Welfare and Pension eligibility requirements:** Each plan has its own Health & Welfare and Pension eligibility requirements. Review and consider each plan’s rules to determine whether transferring hours would be beneficial to you.
- **Hours worked under more than one plan:** Depending on each plan’s Health & Welfare and Pension eligibility requirements, it may not be helpful to keep hours in more than one plan. It’s up to you to make this decision. The plans cannot advise you whether hours should be transferred or not. Keep in mind that most Trust Funds will not go back more than twelve months if you want to make or change a transfer request.
- **Whether or not the receiving jurisdiction will prorate the contributions:** Some Trust Funds will prorate the hours when they are transferred. For example, if our Trust Fund transfers 100 hours to the Northern California Carpenters Health & Welfare Fund, the hours will be prorated to 63 under current rates. However, our jurisdiction does not prorate the hours we receive. We accept the full amount but without extra credits.
- **Unfunded hours and contributions:** A reciprocal fund will not transfer or promise to transfer contributions that have not been fully funded by the employer. This can adversely affect you. Our Trust Fund will post health contributions for you if your employer has not fully funded the report, but will not send hours via reciprocity to another fund until the employer’s report is funded. This process is similar with other funds.

Apprentice Vacation Benefits



If you are an Apprentice, you must file a written request for a Vacation Payout through the Training Facility you attended. The Training Facility will submit the request to the Administrative Office for processing once you have successfully completed the scheduled training session. There is no guarantee of a minimum distribution amount. Any vacation benefits the Administrative Office has received will be paid out. Keep in mind that you may have previously received benefits for a work month prior to the payout period.