



# 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)

## ANNOUNCEMENT

To: Contributing Employers  
From: Board of Trustees  
Subject: Southwest Carpenters Health and Welfare Trust

We are pleased to announce that the Trust's health coverage is now available to your non-bargaining employees.

To enroll your non-bargaining employees in the Trust's health coverage, **all** of the following conditions must be met:

1. A contributing employer must have at least 1 or more bargaining unit (union) employees on their payroll; and
2. Non-bargaining employees of a contributing employer for whom Trust coverage is to be provided must regularly work at least 30 hours per week; and
3. All non-bargaining employees of a contributing employer who regularly work at least 30 hours per week must be enrolled under the Trust's coverage; and
4. The contributing employer must pay 100% of the cost of coverage for all eligible non-bargaining employees. The cost of coverage for eligible dependents may be paid by either the contributing employer (in whole or in part) and/or by the employee through payroll deduction.

Summaries of the health care programs available under the Trust are enclosed. In addition to the medical, prescription drug, vision and dental care benefits described in the summaries, group term life insurance and accidental death and dismemberment insurance are provided in the following amounts:

Life Insurance	
Employee . . . . .	\$20,000
Spouse. . . . .	\$ 3,000
Child . . . . .	\$ 3,000
Accidental Death	
Employee only . . . . .	\$20,000
Dismemberment	
Employee only . . .	\$20,000 or \$10,000
	depending on loss

The cost of coverage is provided below. These rates are anticipated to change yearly. However, the rates benefit coverage, and eligibility rules may be changed or the entire program may be terminated by the Board of Trustees at any time if conditions warrant, as determined in the sole and absolute discretion of the Board of Trustees.

**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

### Monthly Cost of Coverage

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Employee Only	\$ 397.00
Employee and One Dependent	\$ 835.00
Employee and Two or More Dependents	\$1114.00

Dependents of non-bargaining employees must meet the same definition of an eligible dependent that applies to active bargaining unit employees in order to be eligible for enrollment in the Trust's health plan. A copy of the dependent eligibility rules is enclosed.

If you want to provide the Trust's health plan coverage to your non-bargaining employees, complete the enclosed form and mail it to the Trust's Administrative Office:

Non-Bargaining Unit  
Carpenters Southwest Administrative Corporation  
533 South Fremont Avenue  
Los Angeles, CA. 90071-1706

The Administrative Office will then send you enrollment packets that include enrollment forms to be completed by you and your non-bargaining employees.

Once the Administrative Office receives the completed enrollment forms for all eligible nonbargaining employees, eligibility will be verified and coverage will begin on the first day of the calendar month following sixty days from the date the Administrative Office receives the completed enrollment forms. Coverage will be delayed for non-bargaining employees who are not actively at work on the date coverage would otherwise begin. Coverage will also be delayed for a dependent who is hospitalized on the date coverage would otherwise begin.

Non-bargaining eligible employees hired after the initial coverage date must be enrolled within thirty days of their hire date. Coverage will begin on the first day of the calendar month following thirty days of full time employment (30 hours or more per week) provided the employee is actively at work on such date. Newly acquired eligible dependents may also be added to the employee's coverage. A health examination is not required to qualify.

If you have any questions concerning this coverage offering, please direct them to the Administrative Office at (213) 386-8590 or 739-9355.