

THE BLUEPRINT

A Quarterly Benefits Publication from the Administrative Office
PENSION • HEALTH & WELFARE • VACATION • ANNUITY



WHAT ARE YOU DOING TO TAKE CARE OF YOUR BODY?

Being a member of the Western States Carpenters Union brings important advantages, such as earning a livable wage, retirement benefits, and access to quality affordable healthcare for both you and your family. Not to mention the proud feeling you get saying, "Ya, the Carpenters built that," when you see your work on display. No matter what state you are working in or what project you are working on, the important work you do is physical and demanding. That's why understanding the unique health challenges faced in this profession is essential for long-term well-being.

Musculoskeletal pain is caused by injuries to your muscles, bones, joints, tendons, or ligaments, and is common in the construction industry. According to The Center for Construction Research and Training, in the U.S. alone, 30% of reported injuries that prevent people from going to work are due to musculoskeletal disorders (MSDs). Between 2021 and 2022 over 33,000 construction workers spent time away from work due to MSD related injuries. Given these risks, it's important to recognize the value of proactive healthcare. Managing the pain and getting the proper help are vital to the career carpenter.

Carpenters may avoid going to the doctor for many reasons, but mainly because they don't want to miss work. The stress of having to take time away from work can be mitigated by taking a few simple steps. Therefore, the Western States Carpenters Health and Welfare PPO plans are offering new programs as options to help keep you in tip top shape for the everyday grind.

Starting January 1, 2026 all eligible

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WHAT ARE YOU DOING TO TAKE CARE OF YOUR BODY? (CONTINUED)

participants in the PPO plans will have the option to access two new programs from **Nimble Health** and **Sword Health** to help you stay on top of your musculoskeletal health.

Sword Health provides digital physical therapy designed to customize care that works **in the comfort of your home**. This program provides you with the tools you need to target chronic pain, pain prevention, injury avoidance, and even pelvic healthcare for women. If you need additional care related to your musculoskeletal condition, Nimble Health offers a patient-centered MSD concierge program designed to assist participants in navigating care options and connecting with appropriate network providers for effective management of pain and symptoms.




These new options will be available to Eligible Participants **January 1, 2026**.



We are excited to announce Sword Health

Digital **customized physical therapy** at no cost to you in your home, on your schedule.



(888) 346-0476

<https://meet.swordhealth.com/westerncarpenters>



Introducing Nimble Health – a musculoskeletal and advanced imaging concierge program specifically designed to help you determine the best course of treatment.

Many people with musculoskeletal (MSK) conditions experience significant pain and feel overwhelmed or confused in choosing the best care path to relieve their pain. Nimble Health's team of experienced clinical professionals are here to help participants understand, access, and optimize their MSK care options, so they can live their best lives as quickly as possible.

If you have any questions about Nimble Health, please visit www.Nimble-Health.com or call Nimble Health at 833-844-8556.

Member education/decision support by Health Coaches	Access to valuable digital tools	Assistance with scheduling to high quality network providers	A trusted guide to members along their entire MSK care journey	Overall member satisfaction of 96%
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NEW CANCER SUPPORT OPTION COMING 1/1/2026!



To support cancer patients in their hour of need, the Western States Carpenters Health & Welfare Plans will be offering the option to use a new benefit called CancerNavigator starting January 1, 2026. There is no cost to you.

With CancerNavigator, patients can connect directly with an Oncology Nurse Navigator to understand their specific diagnosis and treatment options, learn which centers in their area are well-equipped to treat their cancer type, to talk through their decisions for care, provide support, and counseling.



Real Patient Story

Kevin was overwhelmed when he was diagnosed and CancerNavigator helped him understand his diagnosis, schedule a second opinion at a top local center, and then transfer all his care to that center when he made the choice to switch.

Kevin is now in treatment and has been working with CancerNavigator for 6 months. He told CancerNavigator: "I want to thank you for what you have done, that was a blessing."

*Not true member picture, last name withheld at patient request to preserve privacy.



Visit www.cancernavigator.com/wscarpenters to learn more:
(213) 657-5282



YOUR DECEMBER VACATION PAYOUT AND ANNUAL STATEMENT ARE ON THE WAY!



Annual statements for the 2024–2025 plan year will be available in mid-October. These will include:

A detailed summary of employer contributions, deductions made, and any early Vacation withdrawals made between September 2024 and August 2025.

Please review your statement carefully and contact the Administrative Office with any questions.

Direct Deposit & Mailing Information

To receive your December distribution via direct deposit, please ensure your correct banking information is on file with the Administrative Office by **November 1, 2025.**

Banking documents must meet the following requirements:

- Must be issued by your bank.
- Must include your name and account details.

A notice (and necessary forms if needed) will be included with your statement if you are not enrolled in direct deposit, or if banking information is missing, or if additional documentation

is required. **All forms must be returned to the Administrative Office by November 1, 2025.** A return envelope is provided for your convenience. Participants who meet this deadline will receive their funds on or around **November 26, 2025.**

If banking details are missing or incorrect, a physical check will be mailed to the address on file. To avoid delays, please verify that your mailing address is accurate, as checks will be delivered on or after **December 1, 2025.**

You can verify or update your banking and mailing information by logging into **MemberXG.**

On-Demand Withdrawals

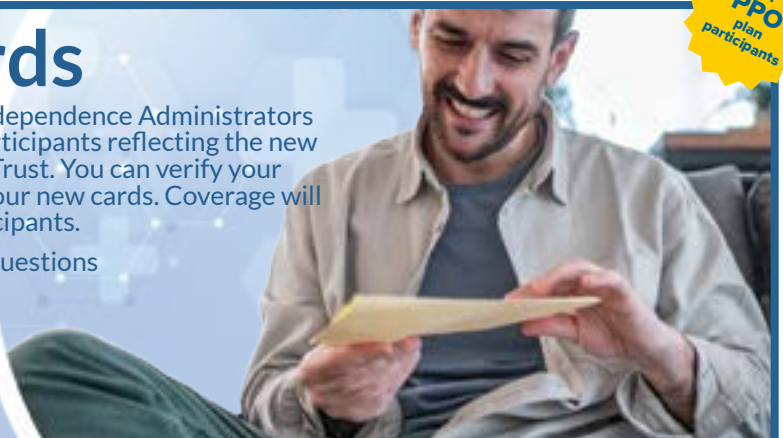
The last day to request an On-Demand Withdrawal **BEFORE** the December payout: October 26 by 9:00 PM PST with an estimated payout of October 29, 2025.

On-Demand Withdrawals will become available again **AFTER** the December payout on **December 8, 2025,** with an estimated payout of **December 17, 2025.**

New Insurance Cards

There are no major plan changes for 2026. However, Independence Administrators will issue new insurance cards to all active PPO Plan participants reflecting the new name, Western States Carpenters Health and Welfare Trust. You can verify your current address on MemberXG to ensure you receive your new cards. Coverage will continue without interruption for actively eligible participants.

Contact Independence Administrators if you have any questions at (833) 242-3330.



For
PPO
plan
participants

As of August 1, 2025

Acupuncture has become a covered service for PPO Plan Participants

Maximum benefit 20 sessions per Calendar Year
In network, \$15 copay, then
the Plan pays the balance at 100%.

For
PPO
plan
participants

GUIDANCE RESOURCES



Regardless of your medical plan, eligible participants and dependents also have access to the ComPsych Carpenters Assistance Program's (CCAP) through Guidance Resources. This free, confidential program can help you cope with life's challenges. Highly trained clinicians are available to help you and eligible family members with issues related to anxiety, depression, grief, loss, relationship conflicts, and drug and alcohol abuse. Through ComPsych, you can receive up to five free counseling sessions. There are three ways to access ComPsych.

To Access: Visit guidanceresources.com or download the Guidance Resources app and log onto the site. Remember to sign up with the web code: **SWCCAP** or call **(833) 792-2271** for more assistance.

VIRTUAL COUNSELING THROUGH TELADOC



If you are enrolled in the PPO (Active or Bronze), mental health care is also available through Teladoc. Whether you are seeking care from a psychiatrist, psychologist, or therapist, Teladoc allows you to schedule virtual visits by phone or video. The cost for these virtual sessions is \$5.

You can access Teladoc by calling **(800) 835-2362** or by downloading the Teladoc mobile app. Kaiser participants can access telehealth options through kp.org.



Connect to a doctor in minutes by phone or video



HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

If you work under an employer that is contributing to the HRA, you are eligible to use your HRA balance as soon as you are eligible for coverage and enrolled in a Medical Plan. Your work hours and employer contributions will determine your available balance.

You may use your HRA debit card to pay for eligible healthcare expenses at the point of service (Pharmacy, Hospital, Dental or Medical Office, etc.) or you can request reimbursement for expenses you paid out-of-pocket from The Harrison Group, the Fund's HRA vendor. You can visit their website at theharrisingrouponline.com, download The Harrison Group app, or call **(855) 972-4721** to get started. Curious about what expenses are allowed? Scan the QR code:



Remember to notify us if your address or dependents change.

CONTACT US
COMUNÍQUESE CON NOSOTROS



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Office Hours/Horas de oficina:
M-F 8:00 a.m. to 5:00 p.m. PT
lunes - viernes 8:00 a.m. a 5:00 p.m. PT

Lobby Hours/Horas del pasillo:
M-F 8:00 a.m. to 4:45 p.m. PT
lunes - viernes 8:00 a.m. a 4:45 p.m. PT

MemberXG



bit.ly/MemberXG-CSAC

Asegúrese de notificarnos si su dirección o sus dependientes cambian.