



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

Important Information Regarding Your Health and Welfare Benefits

October 2015

To: All Active and COBRA Participants of the Southwest Carpenters Health and Welfare Trust, and their Covered Dependents

From: The Board of Trustees

The purpose of this Notice is to update you with changes to the Health and Welfare Plan as well as provide you with annual notices regarding your Health and Welfare benefits. You should keep this Notice together with your Summary Plan Description at all times. The two documents should be read together for an accurate depiction of your current health plan benefits. If you have any questions, contact the Administrative Office at (800) 293-1370.

Aviso a los participantes que hablan Español: Si tiene alguna pregunta tocante este aviso, o requiere alguna otra información tocante a su cobertura de salud, por favor de comunicarse con la Oficina Administrativa al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües que le ayudarán.

[Kaiser Benefit Change](#)

Effective January 1, 2016, hearing aid device coverage is added to the Kaiser California and Kaiser Colorado HMO plans. The coverage provides a benefit of up to \$1,000 per device, one device per ear, and two devices every 36 months.

[Important Notices](#)

[Annual Notice of Women's Health and Cancer Rights Act \(WHCRA\)](#)

Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy including lymphedema? For more information, call the Trust's Administrative Office.

This coverage is subject to any plan copayments, annual deductibles, coinsurance and calendar maximum provisions that may be applicable, consistent with those established for other benefits under the Plan. These provisions are described in the Plan's Summary Plan Description (SPD).

[HIPAA Privacy Notice for Your Group Health Plan](#)

The Plan's HIPAA Notice of Privacy Practices was recently updated. The updated Notice is attached for your review and reference. The Notice is also posted on the Trust's website at www.carpenterssw.org. The Notice describes how the Plan uses and discloses protected health information and it also discusses important federal rights that you have with respect to your protected health information. If you are covered under an insured program such as Kaiser or United HealthCare, you should have received a HIPAA Privacy Notice directly from them outlining their privacy practices. You may request a copy of the HIPAA Privacy Notice that pertains to the insured benefits by contacting the insurer directly at the telephone number listed in your Summary Plan Description.

[Medicare Part D Creditable Coverage Notice](#)

If you and/or a family member are now eligible for Medicare or may become eligible for Medicare in the next 12 months, you should read the attached notice about prescription drug coverage for people with Medicare.