



# Carpenters Southwest Administrative Corporation

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[www.carpenterssw.org](http://www.carpenterssw.org)

**April 2016**

## **IMPORTANT ANNOUNCEMENT**

### **TO PARTICIPANTS AND BENEFICIARIES OF THE SOUTHWEST CARPENTERS HEALTH AND WELFARE PLAN FOR ACTIVE CARPENTERS (“Active Plan”):**

This is to advise you of a change to the Active Plan eligibility rules effective February 1, 2016. The change is to the effective date of Active Plan health coverage in circumstances involving late reported work hours, including reciprocal hours.

In the past, if a member was found to have met the work hour’s requirement for coverage based on late reported hours through reciprocity or otherwise, coverage was effective on the first day of the month following the date an eligibility determination was made (provided the required enrollment forms were timely received by the Administrative Office). No retroactive coverage effective dates were permitted.

Beginning with the February – April 2016 Eligibility Quarter, retroactive coverage of up to 90 days is permitted if the delay in eligibility determination is the result of late reported work hours, including reciprocity hours.

*For example: You worked a total of 360 hours in the January - March 2016 work quarter, but your work hours for March were not reported to the Administrative Office until May 30<sup>th</sup>. Your coverage, based on the Trust’s previous rules, would have been effective June 1<sup>st</sup> and coverage would have continued through the month of July. Now, under the Trust’s revised rules, your coverage effective date will be retroactive to May 1<sup>st</sup>, which is the beginning of the eligibility quarter for which you qualified for coverage based on the late reported hours, and your coverage will continue through the month of July.*

**IMPORTANT NOTE:** Retroactive coverage is only granted if the member submits a completed enrollment form (along with any requested documentation for dependents) to the Administrative Office within 31 days from the date the form is mailed to the member. It is very important that you submit the required enrollment forms and documentation on a timely basis. Otherwise, a gap in health coverage may occur, which could trigger a tax penalty for you and/or your dependents under the Affordable Care Act.

If you have any questions concerning the information in this announcement, please direct them to the Administrative Office, where the staff will be happy to assist you. You may also visit the Trust's website at [www.carpenterssw.org](http://www.carpenterssw.org).

Sincerely,

THE BOARD OF TRUSTEES

***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.