To: All Active Participants of the Southwest Carpenters Health and Welfare Trust
Enrolled in the Bronze and Basic Plans

Important Participant Benefit Program Notice
APRIL 2018

PARTICIPANT NOTICE

This notice highlights clarifications and changes to the Southwest Carpenters Health and Welfare Trust (the Plan). This information is very important for you and your covered dependents, so please take the time to read it carefully.

Aviso a los participantes que hablan español: Si tiene alguna pregunta referente a este aviso o requiere alguna otra información referente 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.

CLARIFICATION OF ELIGIBILITY AND ENROLLMENT PROVISIONS
(EFFECTIVE JULY 1, 2018)

The following clarifications are related to eligibility and enrollment in the Bronze and Basic Plans. These clarifications take effect July 1, 2018.

Eligibility
If your employer is subject to a collective bargaining agreement that allows for Basic Plan and Bronze Plan contributions, you can choose one of the following plans once you become eligible for benefits:

- **Basic Plan**: A preventive services-only plan that is no cost to you and your covered dependents (you are not required to make monthly self-pay contributions).
- **Bronze Plan**: A comprehensive medical plan that requires you to make monthly self-pay contributions.

Your employer’s collective bargaining agreement provides you with additional benefit options described in a separate document available from the Administrative Office.
Enrollment
Once you have established initial eligibility, the Administrative Office will automatically enroll you in the Basic Plan (“Employee Only” coverage). To enroll your eligible dependents and/or enroll in the Bronze Plan, you must submit properly completed enrollment forms and dependent eligibility documentation (if applicable) to the Administrative Office within 31 days of the date the forms are mailed to you. You can add your eligible dependents any time after the 31-day period; however, dependent coverage will not take effect until the first of the month after the enrollment date. Once the 31-day period expires, you must wait until the next Open Enrollment period to change your benefit plan election.

Additional Clarifications
The following clarifications apply to certain collective bargaining agreements:

- For collective bargaining agreements that require contributions to the Active Plan once you reach a specified “level” (as defined in the agreement): Your eligibility for the benefit offerings available through the Active Plan apply with the next eligibility quarter. If you reach the specified level as defined in the agreement, you will receive additional information from the Administrative Office.

- For collective bargaining agreements that allow you to elect additional benefit options through the Active Plan once you accumulate 1,380 work hours from your hire date: If you accumulate 1,380 hours by June 30, these additional benefit options will be available to you during the next Open Enrollment period. (Separate materials describing these additional benefit options are available from the Administrative Office.)

For example, let’s assume you accumulate 1,380 work hours by May 30, 2018. The enrollment options available to you during the fall 2018 Open Enrollment will include the Basic Plan, Bronze Plan, and additional benefit options through the Active Plan. However, if you accumulate the 1,380 work hours by September 30, 2018, the enrollment options available to you during the fall 2018 Open Enrollment will include the Basic Plan and Bronze Plan only. The additional benefit options through the Active Plan will not be available to you until the fall 2019 Open Enrollment period.

NEW ELIGIBILITY OPT OUT
(EFFECTIVE NOVEMBER 1, 2017)

If you’re enrolled as an eligible dependent under the Plan, you may opt out of eligibility under the Basic Plan and Bronze Plan by providing the Administrative Office with the proper forms and documentation. Visit the Trust’s website at www.carpenterssw.org for details.
NEW LIFE INSURANCE COMPANY
(EFFECTIVE JANUARY 1, 2018)

On January 1, 2018, MetLife replaced Voya Financial as our life insurance company. MetLife provides life insurance for you and your covered dependents, as well as accidental death and dismemberment insurance for you.

This change does not require any action from you. However, please make sure your beneficiary designation is up-to-date. If you need to change your beneficiary:

- Go to http://carpenterssw.org/media/1006/beneficiary-form-new.pdf
- Print the “Designation of Beneficiary Form”
- Submit your completed form to the Administrative Office

If you need help or have questions, contact the Administrative Office at (800) 293-1370 or (213) 386-8590.

A Note About ComPsych
Voya Financial previously offered you access to an Employee Assistance Program (EAP) counseling service managed by ComPsych. With the move to MetLife, the ComPsych EAP program is no longer available.

As always, if you or your covered dependents need professional counseling or treatment for issues such as stress, anxiety, depression, grief/loss, or alcohol or substance abuse, contact your primary care physician for guidance. You can also make an appointment with a network mental health and substance abuse provider (see your medical plan ID card for information on how to locate a network provider or contact the Administrative Office for help).

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If you have any questions about this notice, visit the Trust’s website at www.carpenterssw.org. Or, contact the Administrative Office at (800) 293-1370 or (213) 386-8590.

Sincerely,
THE BOARD OF TRUSTEES

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications (SMM) to the Plan and we are advising you of these Plan changes within 60 days of the adoption of the Plan changes. Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding these Plan changes, contact the Administrative Office.