



**CARPENTERS
SOUTHWEST
ADMINISTRATIVE
CORPORATION**

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To: All Participants Who Are Eligible for Health and Welfare Bronze Plan Benefits

Summary of Material Modifications

September 2020

PARTICIPANT NOTICE

ADMINISTRATIVE OFFICE. This Participant notice will advise you of certain material modifications that will be made to the Southwest Carpenters Health and Welfare Trust Bronze Plan (the Plan). This information is **very important** for you and your eligible dependents. 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.

EMPLOYEE & DEPENDENT ENROLLMENT PROCEDURE CHANGES

Beginning for enrollments on or after June 1, 2020, enrollment procedures under the Health Plans are revised to reflect new timelines for requesting enrollment of newly eligible individuals and eligible dependents and providing supporting documents (proof of dependent status) to the Administrative Office.

If you are a participant who is eligible for coverage under the Plan, then you and your eligible dependents can enroll in the medical plan. As part of the enrollment process, you are required to submit the proper enrollment forms and proof of dependent status. Examples of proof of dependent status include documentation such as certified copies of marriage certificates (for spouses), copies of birth certificates, legal guardianship or court orders (for natural and adopted Dependent children).

Under the existing Plan rules, you were required to submit enrollment forms and dependent documentation to the Administrative Office within 31 days of acquiring a dependent in order for their coverage to become effective by the first day of the month in which you acquired the dependent. This is provided timely payment of premiums is also made.

With the new Plan enrollment rules, if you are establishing initial eligibility you must submit properly completed enrollment forms along with documentation on your Dependents to the Administrative Office. Your health care coverage will be effective the first day of the month in which the completed enrollment forms and proof of dependent status (if applicable) are received in the Administrative Office. If you are enrolling newly acquired dependents, you now have 90 days to submit all required documents (enrollment forms and proof of dependent status) from when you first acquire a dependent due to marriage, birth, legal guardianship or adoption, or a HIPAA special enrollment event. If enrollment forms and supporting documents are received by the Administrative Office within the 90-day deadline, coverage for your dependents will become effective retroactively to the first day of the month in which you acquired the dependents. Note, timely payment of premiums is still required in order for the above effective dates to apply.

For example: *If you get married on January 1st, you will have until March 31st (90 days) to request enrollment for your new spouse and provide supporting documentation (marriage certificate) to the Administrative Office. If you do so, coverage for your spouse will become effective retroactively to January 1st.*

If you fail to request enrollment and/or submit proof of dependent status by the 90-day deadline, then coverage will become effective on the first of the month in which all required documents are received by the Administrative Office.

For example: *If you get married on January 1st but DO NOT request enrollment and provide supporting documentation (marriage certificate) for your dependent spouse until April 15th, coverage will be effective on April 1st (rather than January 1st).*

If you have any questions about these new enrollment procedures, contact the Administrative Office at (800) 293-1370 or (213) 386-8590.

COVERAGE OF DOMESTIC PARTNERS AND DEPENDENT CHILDREN - OFFERED ONLY IN CALIFORNIA

The State of California requires coverage for Domestic Partners in certain circumstances. Therefore, enrolled Participants who reside in the State of California are allowed to enroll their Domestic Partners along with the dependent children of the Domestic Partner starting with this year's Open Enrollment effective January 1, 2021.

The Domestic Partner and their dependent children will be eligible for the same Plan benefits the participant is enrolled in. A Declaration of Domestic Partnership must be registered with the local city, county or state government agency.

Additional information regarding Domestic Partner benefits, dependent eligibility, and required documentation is available from the Administrative Office.

You can obtain a Declaration of Domestic Partnership form (and more information regarding the requirements to establish a Domestic Partnership in California including applicable fees) at the offices of the Secretary of State and in each County Clerk's office. Forms are also available online at <http://www.sos.ca.gov/dpregistry/forms/sf-dp1.pdf>.

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If you have 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.