



**CARPENTERS  
SOUTHWEST  
ADMINISTRATIVE  
CORPORATION**

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Date: October 14, 2024

SUBJECT: SOUTHWEST CARPENTERS HEALTH AND WELFARE TRUST  
2025 Non-Bargaining Monthly Premium Rates

Dear Employer:

Below you will find the 2025 Premiums for Non-Bargaining Employees and their Dependents. There is no increase in the premium for the PPO Plan. However, there is a 3.6% increase to HMO plan premiums for 2025.

Category:	Single Employees	Two Party	Family (3 or More)
Kaiser Permanente (California and Colorado Only)	\$ 611.00	\$ 1,260.00	\$ 1,740.00
Southwest Carpenters Medical PPO	\$ 785.00	\$ 1,430.00	\$ 2,025.00

Invoices for Non-Bargaining Coverage, which will be mailed at the end of November for January 2024, will include the updated premium rates. Monthly premiums are due by the 15th of the month preceding the month of coverage.

The Health and Welfare Trust offers a Rolling Enrollment option, allowing eligible participants to change their medical plan at any time during the plan year. Generally, participants must have been enrolled in their current plan for at least one year to request a change. Modifications made to your employees' medical plans or dependents (additions or removals) may impact your monthly premiums.

However, because the Kaiser Plan is now offered in Oregon and Washington, a Special Enrollment Window will be available for participants who reside within a Kaiser Permanente service area in Oregon or Washington who want to from the Medical PPO Plan to the Kaiser Plan as of January 1, 2025, regardless of how long they have been in the PPO plan. To change during this special window, participants must submit a new Medical Enrollment Form by November 18th. After that date, participants can still change their medical plan, or add/drop dependents throughout the year, according to the regular plan rules.

For additional information regarding eligibility, enrollment, and covered benefits, consult the Southwest Carpenters Health & Welfare Trust Summary Plan Description (SPD) or your copy of the **Employer Participation Agreement for Non-Bargaining Coverage**. To locate a copy of the SPD or to obtain additional forms, please visit our website at [carpenterssw.org](http://carpenterssw.org).

If you have any questions, please contact the Administrative Office at (213) 386-8590.

Sincerely,

Mauricio Gomez  
Employer Services Manager