

# THE BLUEPRINT

A Quarterly Benefits Publication from the Administrative Office  
PENSION • HEALTH & WELFARE • VACATION • ANNUITY

## EXCITING CHANGES COMING TO CARPENTERS PLANS!



Great news for all Western States Carpenters! Starting January 1, 2025, the Northwest Carpenters benefit funds will merge with the Southwest Carpenters Trusts. Highlights of the changes by benefit fund are outlined below along with important Frequently Asked Questions:

### Health and Welfare

Participants in Oregon and Washington who were covered by the Northwest Carpenters Trusts as of December 31, 2024, will automatically be transitioned to the Southwest Carpenters Health and Welfare Trust for coverage beginning January 1, 2025.

### Retirement

As of January 1, 2025, the Southwest Carpenters Pension Trust will process monthly pension payments for current retirees of the Northwest Carpenters Retirement Trust and process all retirement applications submitted after December 15, 2024.

The benefits earned under the Northwest Carpenters Retirement Trust, or the Oregon-Washington plan previously merged into the Northwest Trust, will remain payable under the rules of their original plan after the merger. However, vesting and service time accrued in both plans can be used to

qualify for a pension benefit under either plan. For example, service credit accrued in the Southwest Plan may be used to qualify for the “Rule of 80” benefit under the Northwest Plan, while credit accrued under the Northwest Plan can be used to qualify for the Southwest’s Service Pension that requires 30 Service Pension Credits.

### Individual Account Pension Trust

As of June 2024, most labor agreements in the Northwest jurisdiction are contributing to the Southwest Carpenters Annuity Fund, which has Empower as its recordkeeper. Employer contributions are no longer credited to the Northwest Carpenters Individual Account Pension Trust (IAPP). However, balances previously accrued for Northwest participants in the IAPP will remain separate and continue with Milliman as the recordkeeper.

### Advantages of the Merger

When plans merge, efficiency is gained when redundancies are eliminated, and costs are minimized when spread over a larger population.

For Western States Carpenters, the merger of the Northwest funds on January 1, 2025, in addition to the previous mergers of the Washington-Idaho-Montana Plan and the Southern Alaska Carpenters Plan, help carpenters who travel for work in the jurisdiction of the Western States Regional Council to consolidate their benefits in one place. This eliminates the need to file for reciprocity or track down previously earned credits at retirement.

*Para español, vea la página 5*

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*Express Scripts at your doorstep on page 3*



## FREQUENTLY ASKED QUESTIONS



### Health and Welfare

**Q. Will my dollar bank be transferred to the Southwest Plan?**

**A.** Yes. Any unused dollar bank balance on December 31, 2024 will be converted to a Southwest hour bank covering the same number of months. If you have more than 720 hours, those hours will remain in your bank until drawn down. Once your bank has 720 hours or less, the maximum accumulation will be 720 hours. You will need 120 hours monthly to maintain eligibility.

**Q. What are the main differences between the Northwest and Southwest plans?**

**A.** The benefits are similar under the Southwest Plan, however, participants and dependents in Western and Central Washington will have the option to enroll in a Kaiser plan if they live in a Kaiser service area. Unlike the Northwest Plan, the Southwest Plan does not offer Retiree Coverage, Self-Contribution Coverage, or a Time-Loss benefit.

### Pension

**Q. Will there still be a Rule of 80 under the Northwest Plan?**

**A.** Yes. The same criteria will apply after the merger. For an unreduced benefit from Northwest Plan, the minimum age is 55. Under the Oregon Plan, there is no minimum age. The Rule of 80 option is not offered by the Southwest Plan. However, the Southwest offers a Service Pension that allows for an unreduced benefit regardless of your age if you have at least 30 service credits.

**Q. If I am already vested in the Northwest Plan, will I need**

**to restart vesting to qualify for a benefit from the Southwest Plan?**

**A.** No. If you are 100% vested in the Northwest Plan, you will be 100% vested in the Southwest Plan. The credited service you had prior to the merger will be added to the vesting service earned after the merger.

**Q. Will there be any changes to the Sustainable Income Benefit?**

**A.** The Northwest Plan's Sustainable Income Benefit (commonly known as "SIB") will continue to be adjusted annually to reflect both positive and negative investment returns. However, beginning January 1, 2025, negative returns will no longer be limited or shored up, and positive adjustments will no longer be capped at 6%. There will be no changes to the Traditional Benefit under the Northwest Plan.

**Q. Where will my pension check come from?**

**A.** Retirees and beneficiaries in pay status under the Northwest Plan will receive their January payment from Northwest Carpenters Trusts. Beginning in February, retirees and beneficiaries will receive their monthly payment from Carpenters Southwest Administrative Corporation (CSAC). No action needs to be taken by the retiree or beneficiary.

### Annuity

**Q. Will my Milliman funds be transferred to the Southwest Annuity plan?**

**A.** No. Any contributions in your account accrued under the Northwest Individual Account Pension Plan (IAPP) will remain at Milliman. Contributions to the Southwest Carpenters Annuity Fund, which are 100% vested, are separate from the IAPP and will be handled by Empower.

## VIRTA - WEIGHT AND DIABETES MANAGEMENT

Making lifestyle changes can oftentimes be hard, but with the holidays behind us and the new year ahead, there is no time like the present to learn more about how you can prevent and reverse type 2 diabetes with Virta. Virta's evidence-based approach uses a personalized nutrition plan, continuous remote care, and smart technology to help you lose weight, lower blood sugar, and reduce medication. Virta gives you the tools to succeed by providing a glucose meter, strips, a connected scale, and more for covered members. The best part is, Virta is free to Active PPO participants who qualify, and you can do it from the comfort of your home.

If you want to take control of your health, control or reverse diabetes and transform your life, don't wait any longer. Visit [virta.com](https://virta.com) today and get started with a free consultation. You deserve to be healthier, and Virta can help!



# UNDERSTANDING YOUR PHARMACY BENEFIT: KEY TO MAXIMIZING CONVENIENCE AND EFFICIENCY



Prescription medications are an essential component of routine healthcare for many individuals. The Southwest Carpenters Health Plan provides prescription benefits for PPO plan participants through Express Scripts, offering a nationwide network of 55,000 pharmacies. However, the plan also utilizes the Express Scripts Anchor Pharmacy program which requires you to choose an Anchor Pharmacy group, either CVS or Walgreens, for retail refills of 90-day supplies of maintenance medication at a lower cost.

## Confirm your Anchor Pharmacy

Once you've created your account by logging into [ExpressScripts.com](https://www.express-scripts.com) or downloading the app, you will be able to view or change your anchor pharmacy under the Pharmacy Preference tab. Express Scripts will initially assign your anchor pharmacy based on your past usage. If no past usage is available, Express Scripts will choose CVS as the default. You and each of your eligible dependents can change your anchor pharmacy. The choice between CVS and Walgreens is up to you, but once you choose, your choice is locked in for one year, unless you move away from that service area. You may still access other Express Scripts network pharmacies to fill prescriptions; however, if you choose between CVS and Walgreens, you can only use the one that is your anchor store. The other will be considered an out-of-network provider.

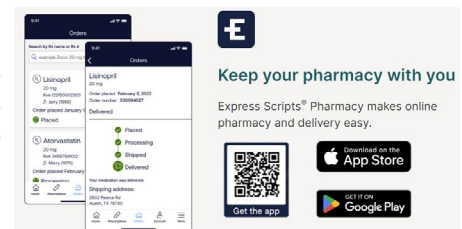
## Smart90 Program

For those with chronic or long-term medication needs, Smart90 is a convenient solution to purchase a 90-day supply of most maintenance medications at your anchor pharmacy. Per plan rules, maintenance medications are limited to two 30-day fills. After the second fill you will pay the retail price for the medication unless you and your provider order that medication in 90-day supplies. Whether you have chosen CVS or Walgreens, you must use your anchor pharmacy group to fill prescriptions under the Smart90 program.

## Make fewer trips to the Pharmacy

Mail order is another way to receive 90-day supplies of your medication directly from Express Scripts. For those who prefer the added convenience of home delivery, this option is available and is a safe choice for those with limited mobility, busy schedules, or limited access to a local pharmacy. Simply ask your doctor to send your prescription request to Express Scripts instead of a retail pharmacy, or log in to Express Scripts to add a new prescription or request the transfer of a current prescription. You can also call Express Scripts for help at **(800) 987-7836**.

**To get the most from your pharmacy benefit, it's important to understand the rules of the plan. Whether it's a local retail pharmacy or mail order service, Express Scripts is here to help you take control of your prescriptions and eliminate unnecessary stress and expenses.**



## NEW YEAR, NEW RESET: ENJOY YOUR UPDATED BENEFITS

Effective January 1, 2025, VSP benefits will be available to eligible participants through Vision Service Plan (VSP). This means each participant can schedule an eye exam or purchase frames and lenses again even if it has been less than a year since you last used your vision benefit with UnitedHealthcare (UHC). As for your dental benefit, the Southwest Carpenters Health and Welfare Trust will exclusively offer the UnitedHealthcare (UHC) Dental PPO plan. Participants not currently enrolled in the PPO Dental plan will be automatically transitioned as of January 1, 2025. **Enjoy the benefits listed below:**

The vision benefits offered are comparable or better to those previously provided by UnitedHealthcare and include:

- **Annual exams at no cost to you: \$0** Exam Copay
- **Higher Allowances:**
  - Frames Allowance: **\$150.00**
  - Contact Lens Allowance: **\$150.00**
- **New Frames, Lenses and Contact Lenses:** available every 12 months
- **Safety Glasses:** every 2 years (primary member only)

For more information, visit [vsp.com](https://www.vsp.com), or call **(800) 877-7195**.

UHC Dental PPO will be the sole option available, offering:

- Visits to any in-network dentist to keep costs low.
- A maximum benefit of **\$3,000** per calendar year for the participant and each eligible dependent.
- **\$50** Individual Annual Deductible
- **\$150** Family Annual Deductible
- **No waiting period** for new enrollees to begin coverage.

For more information, visit [myuhcdental.com](https://www.myuhcdental.com), or call **(800) 455-9090**.

# FINANCIAL RESOURCES THROUGH COMPSYCH

Do you need help managing your personal finances or need assistance creating a will or trust? Through the ComPsych Carpenters Assistance Program our members and their dependents have access to in-house qualified experts, including Certified Public Accountants, Certified Financial Planners, and other financial experts who can assist you with your financial needs and life events. You can also take advantage of their referral program and find professionals in your local community. Additionally, ComPsych's website has useful articles about financial planning, investing, estate planning, and much more.

**To Access:** Visit [guidanceresources.com](https://guidanceresources.com) or download the Guidance Resources app and log onto the site. Remember to sign up with the web code: **SWCCAP** or call **1 (833) 792-2271** for more assistance.



## TRUSTEE PROFILE

### Sean Hartranft



Sean Hartranft's extensive career in the construction industry began as a concrete truck driver. When work eventually slowed down, a family member offered him an opportunity to join Kiewit, one of the largest transportation contractors in North America. He accepted this opportunity and started an apprenticeship in the concrete field, working on projects

such as water treatment plants, power plants, and eventually bridges in the heavy highway industry. After completing a 4-year apprenticeship program and becoming a Journeyman, Sean progressed to the position of Foreman and eventually became a General Foreman, specializing in concrete form setting and falsework. After 12 years with Kiewit, he transitioned to union leadership.

Throughout his tenure with the Union, Sean has held various positions, including Representative, Local Lead, Regional Manager, Executive Board Member, and now President of the Western States Regional Council of Carpenters (WSRCC). One of his proudest achievements is improving the lives of working carpenters. In 2017, as Team Lead in the Inland Empire, he spearheaded efforts to increase the market share in the Tilt-Up industry from 25% to 95%. This success was due to creative organizing and the dedication of his team, significantly enhancing

wages, benefits, and working conditions for carpenters in the industry.

In addition to his role as President of the WSRCC, Sean has served as a Trustee of the Southwest Carpenters Health and Welfare, Pension, Vacation, and Training Funds since 2019, and the Annuity Fund since 2023. He is also a Trustee of the Pacific Rim Drywall Association (PRDA) and the Millwright Labor Management Trust. Furthermore, he chairs the Western States' Charges Subcommittee and is also a member of their Negotiating Committee.

When asked about the lesser-known aspects of his service to the carpenters, Sean emphasizes that the industry is highly complex and constantly evolving. He wants all participants to know that the WSRCC organization is dedicated to staying ahead, whether through training apprentices in new technologies or methods. According to him, "We strive to be proactive, providing the best possible training, wages, and benefits. We make decisions with great consideration for what is best for the membership as a whole, even if they are tough or unpopular."

He further explains that the union leadership's track record demonstrates their willingness to make the right decisions and always communicate the reasoning behind them. His ongoing goal is to maintain the integrity of the organization and ensure it is something its members are proud of and willing to fight for.

*Remember to notify us if your address or dependents change.*

**CONTACT**

**US**

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*lunes - viernes 8:00 a.m. a 4:45 p.m. PT*

**MemberXG**



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*Asegúrese de notificarnos si su dirección o sus dependientes cambian.*