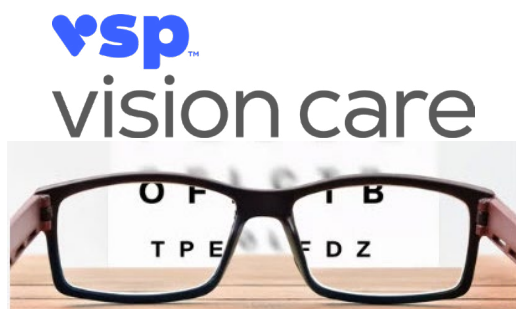


# THE BLUEPRINT

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

## HEALTHCARE IMPROVEMENTS IN 2025!



### Transitioning to VSP Vision Care

As part of our ongoing efforts to enhance the benefits available to our participants, we are pleased to inform you that beginning January 1, 2025, we will be transitioning from UnitedHealthcare Vision to VSP Vision Care, a leading provider known for its extensive network and exceptional customer service.

### What you can expect

Under VSP, you will continue to enjoy similar vision care benefits plus the addition of the following:

- \$0 copay for routine vision exam.
- Frame allowance every 12 months (*versus every 24 months with United-Healthcare*).
- Upgraded allowance for frames and contact lenses.

**No action is required on your part.** You and your eligible dependents' vision coverage will automatically transfer to VSP Vision Care on January 1, 2025.

**VSP will not be issuing insurance ID cards.** When you visit your vision provider in 2025, simply inform them that you are insured through VSP and provide them with your personal information. Your provider will then

be able to locate your coverage. If you would like to have a physical card, you can obtain one from VSP's website.

For more information about your vision plan with VSP, including how to find an in-network provider, details on benefits, and to request a physical insurance card, visit [vsp.com](https://www.vsp.com) to create an account or call VSP at **(800) 877-7195** after January 2025.

### Kaiser Health Plan Available to Oregon and Washington Participants!

The Southwest Carpenters Health and Welfare Trust will be offering the Kaiser Health Plan to participants residing in Oregon and Washington beginning January 2025.

**For Oregon and Washington participants who are currently enrolled in the Southwest Carpenters Medical PPO Plan, there is a Special Enrollment Window to elect this new Kaiser option. Simply complete a new Medical Enrollment form, which was recently mailed, indicating your plan choice and return it to the Administrative Office by November 18, 2024, for enrollment in the new Kaiser plan by January 1, 2025. The Medical Enrollment form is also available on MemberXG.**

Oregon and Washington participants who submit enrollment forms after November 18, 2024, will be subject to the regular plan rules covering Rolling Enrollment.

*Participants in California or Colorado on the Kaiser Health Plan will not be affected by this change and the special enrollment window will not apply.*

*Para español, vea la página 5*

## SEE WHAT'S INSIDE

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# UNITEDHEALTHCARE DENTAL PLAN CHANGES IN 2025!



However, if you would like a physical ID card you may request one by contacting UHC by phone, by logging into your account at [myuhcdental.com](https://myuhcdental.com), or by downloading the **UHC app** through your app store.



## Updates to your UHC Dental Plan

Beginning January 1, 2025, dental coverage under the Southwest Carpenters Active Plan will exclusively offer the Dental PPO plan across all jurisdictions. This streamlined shift to a single plan means the dental HMO plan previously offered will be terminated on December 31, 2024. The PPO plan design will remain the same, and most of the dentists in the HMO networks are also part of the PPO network. UHC is here to assist participants in finding a new provider to ensure a smooth transition.

### Here's what to expect during this transition:

- **Dental Plan ID Card** – Having a physical ID card is not necessary to receive dental care. Simply provide your dental office with your personal information and let them know you are insured through UnitedHealthcare.

- **Seamless Continuity of Care/Transition of Care** – If you are currently undergoing a dental treatment plan with an HMO network provider who is not also in the PPO network, you may be able to continue receiving care for your ongoing procedures or conditions. To maintain continuity of care during this transition and to get approval for continuing your dental treatment with your current HMO plan provider until it's completed, please contact UHC at **(800) 445-9090**.
- **Finding providers**– Visit [myuhcdental.com](https://myuhcdental.com), select the “Search for a Provider” tab or call **(800) 445-9090** for assistance in locating a provider that best meets your needs.



## SEARCHING FOR PPO PROVIDERS THROUGH INDEPENDENCE ADMINISTRATORS



There are no changes to the benefits provided under the Southwest Carpenters Medical PPO Plans for 2025.

Under the Medical PPO Plans administered by Independence Administrators, your out-of-pocket costs are always lower when using an in-network provider. The best way to verify that a provider is “in-network” for the Southwest Carpenters Medical PPO Plan and the Bronze Plan is to register and log into the Independence Administrators website at [myibxtpabenefits.com](https://myibxtpabenefits.com) or by using the IBX app.

## GET YOUR FLU SHOT TODAY!

Don't wait until it's too late! Getting your flu shot is easy and convenient. You can visit your doctor, pharmacy, or local health clinic and get vaccinated in minutes. The flu shot is safe and effective, and it can protect you and your loved ones from getting sick.

Flu shots are covered through your Medical plan:

- **For Kaiser Medical Plan participants:** Visit a Kaiser Facility near you.
- **For Southwest Carpenters Medical PPO Plan participants:** Visit any Express Scripts network pharmacy, or any in-network provider. (For out-of-network, a 50% copay will apply)

# ANNUAL VACATION STATEMENTS

Annual Statements for the 2023-2024 plan year from the Southwest Carpenters Vacation, Sick Leave and Paid Time Off Plan will be arriving late October. Your statement will provide a detailed overview of your accrued employer contributions, authorized deductions, and any early withdrawals made during the plan year. Please review your statement carefully upon receipt. If there are any discrepancies or concerns, or if you need any clarification about your statement, please contact the Administrative Office.

The balance for the December 1st Distribution is also included in the cover letter with your statement. Participants with direct deposit information on file by November 1, 2024, will receive their distribution on or around **November 25, 2024**. Otherwise, benefit checks will be mailed to the Participant at the current mailing address on file for delivery on or after December 1, 2024. Please ensure that the Administrative Office has your most up to date information. You can verify your address by logging into **MemberXG**.



You must be enrolled and have a valid address on file to receive your December distribution, which includes contributions received for the work months of September 2023 to August 2024. Enrollment forms are included with the Annual Statement for those who have **not** yet enrolled. You may also complete and submit an enrollment form if you wish to update your address. These forms must be returned to the Administrative Office by November 1, 2024, to guarantee a timely distribution. A return envelope will be provided to you with your statement for your convenience.

For your convenience, you may also email the completed forms to [web-vaca@carpenterssw.org](mailto:web-vaca@carpenterssw.org). If you have any questions about the Vacation Plan, please contact the Administrative Office at **(213) 386-8590** or **(800) 293-1370**. You can also locate and complete the forms by logging into your MemberXG account.

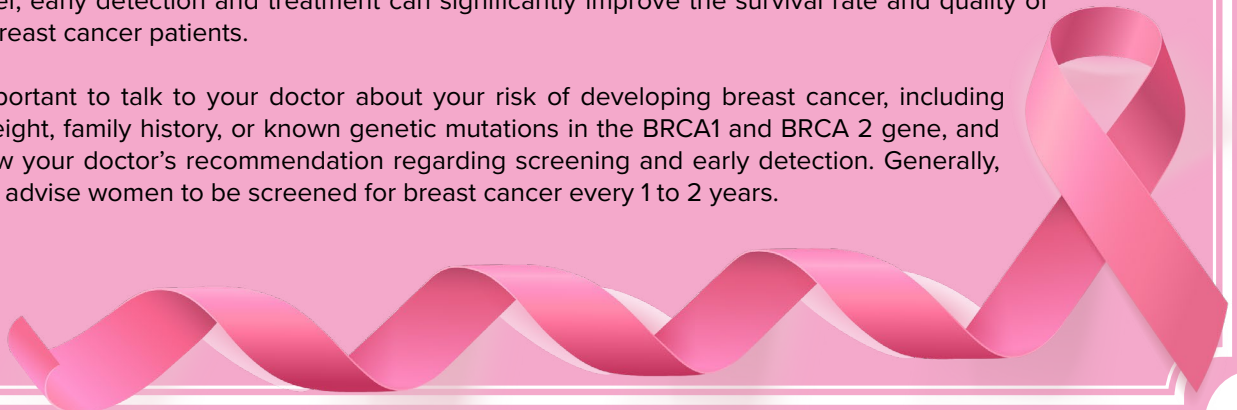


**On-Demand Withdrawals:** The last day to request an On-Demand Early Withdrawal, before the December distribution, is **October 27, 2024**. The payout date for these requests will be on or about October 30, 2024. The On-Demand feature will resume on December 9, 2024, with an estimated payout date of **December 18, 2024**.

## Breast Cancer Awareness Month

October marks Breast Cancer Awareness Month, a time dedicated to raising awareness about the importance of breast cancer screenings and early detection. Breast cancer is the most common cancer among women worldwide, affecting one in eight women. In fact, it is projected that there will be more than 310,000 new cases of invasive breast cancer diagnosed in women and 2,800 new cases diagnosed in men in 2024. However, early detection and treatment can significantly improve the survival rate and quality of life of breast cancer patients.

It is important to talk to your doctor about your risk of developing breast cancer, including age, weight, family history, or known genetic mutations in the BRCA1 and BRCA 2 gene, and to follow your doctor's recommendation regarding screening and early detection. Generally, experts advise women to be screened for breast cancer every 1 to 2 years.

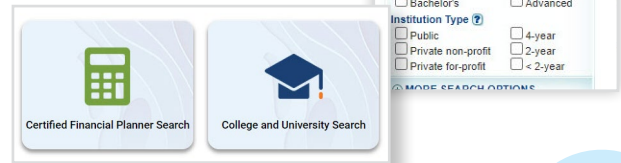


## PLANNING FOR COLLEGE WITH COMPSYCH

Do you have a teenager that is getting ready to start their college search? The ComPsych Carpenters Assistance Program (CCAP) can help! Through the CCAP you have access to the National Center for Education Statistics website where you can search for colleges across the country. The navigator tool allows you to search by state, type of degree, institution type, or types of programs.

Along with the task of finding the right college comes the question of how to pay for tuition. Through the CCAP website you also have access to Certified Financial Planners that can help you plan your student's financial success. Not sure where to start? Talk to an expert at CCAP over the phone or via Video 24/7 to help guide you in the right direction.

**To Access:** Visit [guidanceresources.com](http://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

### Anthony Rosetti



Since 2021, Anthony Rosetti has served as a management trustee for the Southwest Carpenters Health and Welfare Trust, Pension Trust, Vacation Trust, and the Southwest Mountain States Carpenters Training Fund.

Initially pursuing Civil Engineering as a major due to his strong math skills, he eventually discovered his true passion in Construction Management. Over time,

he realized he enjoyed building up people and teams more than physical structures.

*In his own words, "As my career evolved, my passion has shifted from building really great buildings to building highly functional teams and helping others achieve success."*

After college Mr. Rosetti began his career with Performance Contracting Inc. (PCI) as an Associate Project Engineer in Phoenix in 2000, working on clean room projects for major tech companies

like Motorola and Intel. At that time, he also contributed to PCI's efforts to launch their drywall product line to expand the company's business ventures. From 2000 to 2005, he focused on estimating and discovered his passion for the customer-facing side of the business. He became the general manager of the Phoenix branch in 2005, took on the New Mexico operations in 2007, and the Las Vegas branch in 2011. From 2012 to 2015, his leadership expanded to California, where he oversaw operations in Los Angeles and San Diego.

In his current role as one of the four Senior Vice Presidents at PCI, Mr. Rosetti oversees operations in California, specifically Sacramento, the Bay Area, Los Angeles, and San Diego. Alongside his trustee responsibilities for the Southwest Carpenters Trusts and his position as a Senior Vice President at PCI, he is part of the Leadership Group for Performance Contracting Group (PCG). He also serves on the executive board of the Western Wall & Ceiling Contractors Association (WWCCA), a nonprofit organization led by an elected board of industry peers who make decisions to drive innovation in the construction sector.

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



**Phone/Teléfono:** (213) 386-8590  
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**Email/Correo electrónico:**  
info@carpenterssw.org

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M-F 8:00 a.m. to 5:00 p.m. PT  
*lunes - viernes 8:00 a.m. a 5:00 p.m. PT*

**Lobby Hours/Horas del pasillo:**  
M-F 8:00 a.m. to 4:45 p.m. PT  
*lunes - viernes 8:00 a.m. a 4:45 p.m. PT*



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