

# THE BLUEPRINT

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

## WHO IS “CSAC”?

### Carpenters Southwest Administrative Corporation

The Carpenters Southwest Administrative Corporation (CSAC) was created in 1982 as the Carpenters Southern California Administrative Corporation to administer the Southern California Carpenters Trusts. In 2003, as the benefit plans administered began to cover territory outside of Southern California, it became the Carpenters Southwest Administrative Corporation. CSAC is responsible for the day-to-day administration of:

- Southwest Carpenters Health & Welfare Trust
- Southwest Carpenters Pension Trust
- Southwest Carpenters Vacation Trust
- Southwest Carpenters Annuity Fund
- Southwest Mountain States Carpenters Training Fund

Combined, these trust funds represent more than 80,000 Participants and \$8 billion in assets. As the administrator, CSAC's services include:

- receiving employer contributions and collecting delinquencies
- processing medical or dental enrollments
- determining eligibility for benefits
- issuing vacation and retiree payments
- processing retirement applications
- handling appeals

While CSAC is located in Downtown Los Angeles, we support active and retired Carpenter and Millwright Participants and their families across the jurisdiction of the Southwest Mountain States Regional Council to help you build better health and better futures.



CSAC's offices are located at 533 S. Fremont Avenue in downtown Los Angeles with over 100 employees.



Solidarity Day, May 6, 2023  
 CSAC Staff was on site to answer questions about benefits and provide assistance with MemberXG.

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**VSLPTO Plan**  
**On-Demand Early Withdrawals will be open for requests in MemberXG on July 10th.**



*Para español, vea la página 5*

# YOUR BENEFITS AND...RECIPROCITY

Carpenters or Millwrights may need to travel for work in a jurisdiction outside of the Southwest Mountain States Regional Council of Carpenters (SWMSRCC). Most often, when travel is required, your employer will make contributions for benefits like Health, Pension, Annuity, and Vacation, to the Trust Funds that cover the jurisdiction you are working in. When this happens, particularly with short term assignments, you risk the accumulation of benefits that create eligibility for health & welfare coverage or vested pension benefits. The Reciprocity process can help.

The Southwest Carpenters Health & Welfare Trust, the Southwest Carpenters Pension Trust, and the Southwest Carpenters Annuity Fund have joined other Carpenter Funds as signatories to International Reciprocal Agreements through the United Brotherhood of Carpenters and Joiners of America (UBC). This means that when you work in an area outside the

jurisdiction of SWMSRCC, you can request that the Outside Fund receiving your employer contributions transfer them to the Southwest Carpenters Trust (your Home Trust Fund). This arrangement is often referred to as “money follows the Carpenter.”

Contributions received by the Southwest Trusts from an Outside Fund are credited to your record based on the fund they come from. Pension hours worked are posted to the Southwest Carpenters Pension Fund, Health hours are posted to the Southwest Carpenters Health and Welfare Fund, and funds received from an Annuity or Defined Contribution Pension are posted to the Southwest Carpenters Annuity Fund on a dollar-for-dollar basis. Once hours and contributions are received, they are subject to the rules of the receiving fund.

## Things you need to know:

- Reciprocity covers Health & Welfare, Pension, and Annuity benefits only. These are the benefits that can be transferred to your Home Trust Fund.
- Vacation benefits and other funds are not covered by the International Reciprocal agreements. You will receive those funds directly from the Outside Trust Fund, based on the plan rules in that area. Be sure to open and review mail you receive from the Outside Trust Fund as you may be owed additional benefits.
- Your Home Trust Fund is generally the one that your Local Union participates in based on its Collective Bargaining Agreements with signatory employers.
- The Outside Trust Fund is the one that receives employer contributions for work performed under the local area's Collective Bargaining Agreements. It is your responsibility to know the name of the Outside Trust Fund that your employer is reporting to. Ask your employer or the area's Local Union when you check in as a traveler.
- You have 60 days to make your request for Reciprocity. However, to avoid delays, you should file your request forms with the CSAC Administrative Office as soon as you start working outside the jurisdiction of the SWMSRCC. Delays could result in lost benefits.
- Reciprocity forms can be submitted in MemberXG (in the Document Center) or downloaded from [carpenterssw.org](http://carpenterssw.org) and emailed to [reciprocity@carpenterssw.org](mailto:reciprocity@carpenterssw.org).
- Reciprocity forms do not expire. Once a request to transfer contributions is filed, the Outside Fund will continue to transfer any contributions received to your Home Trust Fund — whether contributions are received next month, next year, or in 10 years — unless you file a cancellation request.

## There's an app for that...



### Kaiser Permanente

Participants in the Kaiser HMO Plan have access to emotional support 24/7 through the Ginger app—no referral necessary. Reach out to a coach any time to discuss or share your challenges and to develop a plan for helping you through those challenging moments.



### Independence Administrators

The myIBXTPA app is your personalized online resource in accessing health care information. PPO Medical Plan Participants can view benefits, claims, referrals, and even locate nearby providers through the app.



### Empower Retirement

The Empower app allows you to take control of your finances now and strategize for future retirement. Through the app you can access and manage your Southwest Carpenters Annuity balance and select investment options.

# HEALTHCARE THAT COMES TO YOU

Though telehealth options were available before 2020, pandemic life caused a rapid acceleration in the use of virtual care for medical and mental health treatment. As a result, in addition to the availability of telehealth portals like MDLive, many physicians and mental health providers within the PPO network now offer consultations by phone or other virtual options. Kaiser Permanente has also increased telehealth options to provide care for Participants who have chosen the HMO plan option.

Telehealth visits often provide quicker access to care without the need to travel to or wait in a doctor's office. Carpenters and Millwrights who work miles away from home with varied work schedules

may find the ability to use telehealth to be a more convenient option. Likewise, families with children may appreciate the convenience of seeing a doctor online for common medical conditions like pinkeye, colds, or flu that would otherwise require a trip to Urgent Care.

Eligible PPO Plan Participants can access medical visits through MDLive 24/7 by secure video or phone. Anywhere you have access to a smartphone or tablet, you can access MDLive, your home, your car, on vacation, etc. It is an excellent option for conditions related to allergies, coughs, rashes, sinus infections, sore throats, UTIs, and more.

MDLive also offers mental health

treatment with licensed counselors and psychiatrists who can prescribe and manage certain medications. You can typically schedule your first therapy appointment within one week based on your need and availability.

PPO Plan Participants can register and log on to MDLive at [MDLive.com](https://MDLive.com), or by using the MDLive app. Access is also available through the Independence Administrators portal at [myibxtpabenefits.com](https://myibxtpabenefits.com).

MDLive visits are covered by the Active and Bronze PPO Plans, without a deductible, with a \$5.00 copay.

**MDLIVE**

## The Virta Program is available to PPO Plan Participants to manage or reverse type 2 diabetes, pre-diabetes, or obesity.

Virta's clinical team of medical providers and health coaches monitor and deliver care remotely, whenever or wherever it is needed, through a smartphone application. Since 2022, Participants who joined Virta have lost an average of 17 pounds and reduced insulin use by up to 77%.

The program is free to eligible Participants. Go to [www.virtahealth.com/join/swc](https://www.virtahealth.com/join/swc) to get started.

Check out this Virta-approved recipe below.

## ENCHILADA CASSEROLE

**SERVING SIZE:** 1 cup

**CARBOHYDRATES:** 7g

**PROTEIN:** 25g

**FAT:** 22g

**CALORIES:** 303

### INGREDIENTS

3 cups Chicken Broth  
1 1/2 lbs Boneless Chicken (thighs or breast)  
2 cups Roasted Green Chiles  
1 cup Sour Cream  
2 cups Monterey Jack or Pepper Jack Cheese  
1/2 Diced Onion  
1 clove Garlic (minced)  
1 tsp Salt  
1 tsp Pepper  
1/4 tsp Cayenne Pepper  
1 tbsp Olive Oil  
1 cup Fresh Cilantro (chopped)

### DIRECTIONS

1. Preheat oven to 400 degrees.
2. Add the chicken broth to a large pot over high heat. Bring to a boil.
3. Reduce the heat to a simmer. Add the chicken thighs or breasts and cook for 12 minutes.
4. Remove the chicken and set aside to cool. Once cooled, shred the chicken into bite-sized pieces and transfer to large bowl.
5. Add the green Chiles, sour cream, cheese, onion, garlic, salt, black pepper, cayenne pepper, and olive oil to the chicken and mix thoroughly to combine.
6. Transfer the chicken mixture to a large baking dish and sprinkle cilantro liberally on top of the chicken mixture.
7. Cook for 15-20 minutes in the oven or until golden brown. Remove from oven and cool for 5 minutes before serving.





# LIFE IS CHALLENGING. WE CAN HELP.

Life can be overwhelming, but it doesn't have to be. The ComPsych Carpenters Assistance Program (CCAP) through Guidance Resources is available 24/7 to eligible Participants and family members at no cost.

## Confidential Counseling

- Anxiety, Depression, Stress
- Grief and Loss
- Relationships, Family Conflict

## Financial Resources

- Budgeting, Debt, Bankruptcy
- Retirement Planning, Taxes
- Mortgages and Insurance

## Legal Guidance

- Family Law, Divorce, Adoption
- Wills and Trusts
- Free consultation and discounted local representation

## Work and Lifestyle Support

- Moving and Relocation
- Child, Elder, and Pet Care



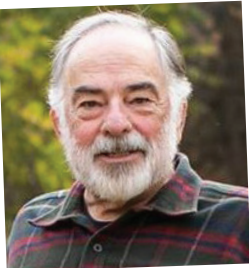
Speak to a representative at (833) 792-2271 or take advantage of dozens of digital resources, articles, and videos at [guidanceresources.com](https://guidanceresources.com) or using the GuidanceNow app with the Web ID: SWCCAP.

*All services are confidential.*

COMPSYCH®  
— The GuidanceResources Company® —

## TRUSTEE PROFILE

### Curtis Conyers Jr.



The Board of Trustees for the Southwest Trusts consists of equal numbers of union and management trustees. Curtis Conyers Jr. was appointed as a Management Trustee in 1986 by the AGC of California.

Like his father and grandfather, Mr. Conyers worked as a union carpenter. He began as an apprentice in 1974 and

worked for the Richard Lane Company for most of his career. By 1989, he worked his way up and bought the company.

Mr. Conyers has served for thirty-seven years as part of the Board of Trustees responsible for guiding the Trusts through years of growth and change. Currently he presides as Chairman of the Health & Welfare Fund and Co-Chairman of the Pension Fund while also serving as Trustee to the Vacation and Training Funds.

Mr. Conyers retired in 2006 and currently lives in Twin Falls, Idaho. However, he enjoys being able to give back to the industry he built his career in and plans to continue to serve as a Trustee for a few more years.



CONTACT  
US

COMUNÍQUESE CON  
NOSOTROS



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

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**Office Hours/Horas de oficina:**

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

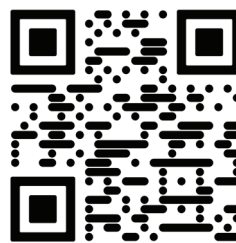
*lunes - viernes 8:00 a.m. a 5:00 p.m. PT*

**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*

**MemberXG**



[bit.ly/MemberXG-CSAC](https://bit.ly/MemberXG-CSAC)

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