

THE BLUEPRINT

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

ENHANCEMENT TO THE SOUTHWEST CARPENTERS MEDICAL PPO – ACTIVE PLAN

Good News! Effective January 1, 2024, Participants enrolled in the Southwest Carpenters Medical PPO Plan will see a **decrease** for in-network copays for Urgent Care visits **from \$100/visit to \$50/visit**. All other copays and benefits coverage will remain the same.

EXPRESS-SCRIPTS OFFERS MORE PHARMACY CHOICE FOR THE PPO PLANS IN 2024



Effective January 1, 2024, the Southwest Carpenters Health Plan and Express Scripts will be expanding the preferred retail pharmacy network to include both CVS and Walgreens pharmacies through the Pharmacy Choice program.

Based on past pharmacy claims, Express Scripts will assign participants and dependents to the CVS or Walgreens network. For most, CVS will be the default network. However, participants and their eligible dependents can individually switch from CVS to Walgreens and vice versa.

The PPO Medical plans Active and Bronze still require that maintenance medications be filled in 90 day supplies through mail order or the Smart90 program. Both CVS and Walgreens offer the Smart90 program to fill a

90-day supply of maintenance medications in their store for the same cost as the Express-Scripts mail-order pharmacy.

Once a pharmacy network is selected, the other pharmacy chain will be out-of-network for that participant. For example, participants who choose Walgreens will pay the full retail price for prescriptions filled at CVS. Those participants will then have to file a claim with Express Scripts for reimbursement of an out-of-network claim.

All eligible PPO Plan participants can still use the other 55,000 pharmacies within the Express-Scripts network even though CVS or Walgreens is their preferred national chain. Participants and eligible dependents are permitted to change their preferred national chain no more than once per year unless they move out of their current coverage area.

Log into Express-Scripts.com or call **(800) 987-7836** after January 1, 2024 to view or change your pharmacy preference and look out for more information to come in your email or mailbox in November.

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VIRTA FALL RECIPE

There are no changes to the covered benefits in the Bronze PPO Medical Plan, the UnitedHealthcare Dental Plans, or the UnitedHealthcare Vision Plan for the 2024 plan year.



Para español, vea la página 5

CHANGES FOR KAISER PLAN PARTICIPANTS (CA AND CO ONLY)

The 2024 premium rates proposed by Kaiser Health Plan exceeded the amount budgeted for rate increases. As a result, it is necessary to change the benefit levels provided under the plan.

Here is a cost comparison of common services that will change for Kaiser Plan Participants in 2024.

Service	2023 Out-of-Pocket Cost	2024 Out-of-Pocket Cost
Primary/Urgent Care Office Visit	\$15 copay per visit	\$20 copay per visit
Specialist Office Visit	\$30 copay per visit	\$30 copay per visit
Physical	\$15 per visit	\$20 copay per visit
Emergency Room Visit	\$250 per visit	20% Coinsurance after Calendar Year Deductible is met.
Hospital Admission	\$500 per admission	20% Coinsurance after Calendar Year Deductible is met.
Specialty Drugs	CA: \$30 Retail Not Mailed CO: \$60 Mail Order	20% Coinsurance (not to exceed \$250 per 30-day supply)

For the 2023 Plan year, there is no Calendar Year Deductible for Kaiser Plan Participants. However, for the 2024 Plan year, a Calendar Year Deductible of \$250 per person / \$500 per family will be added, in addition to a coinsurance percentage, for some services, unless a copay amount is specified. Kaiser will also increase the Calendar Year Out-of-Pocket Maximum in 2023 to \$3,000 per person / \$6,000 per family from \$2,500/\$5,000.

Kaiser Plan Participants who wish to change from the Kaiser HMO to the Active Medical PPO Plan on January 1, 2024 will have a special enrollment window to do so. **Forms will be mailed to participants and must be returned by November 30, 2023 to be effective for January 1, 2024.** Requests received after November 30th will be subject to the regular plan rules for Rolling Enrollment.

EMPOWER IS UPGRADING THE ANNUITY PLAN EXPERIENCE



Participants in the **Southwest Carpenters Annuity Fund** will see an upgrade in their online experience on or around October 23, 2023, when the new Empower website replaces the Prudential Retirement site.

This website upgrade requires a short “quiet period” from October 19 – 22, 2023, when Participants will be unable to make changes to their account or investment choices. However, all account balances will remain invested in the same funds during and after the transition. There is no change to the approved investments offered by the Annuity Fund.

Ahead of the upgrade, Participants are encouraged to register or log in at swcarpentersannuity.org to view and update their contact information to be sure to receive Empower’s communications on their new website, online tools, and webinars. On or after October 23, 2023, Participants must visit empowermyretirement.com or use the Empower app to re-register and log into the new account experience.

In addition to account and investment information, Empower’s new website offers online budgeting, saving, and retirement planning tools.

**Get confidential support 24/7 at no cost from the
ComPsych Carpenters Assistance Program**

Call: (833) 792-2271

Online: guidanceresources.com

App: GuidanceNowSM

Web ID: SWCCAP

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VACATION ANNUAL STATEMENTS ARRIVE IN OCTOBER

Check your mail for the Annual Statement for the 2022-2023 plan year from the Southwest Carpenters Vacation, Sick Leave and PTO Plan. This statement displays incoming employer contributions, authorized deductions, and any early withdrawals made during the plan year. Please review the information carefully and report any discrepancies to the Administrative Office.

The payable balance for the December 1st Regular Distribution is also shown on the cover letter. Participants with direct deposit information on file by November 1, 2023 will receive their distribution on or around November 22, 2023. Otherwise,

benefit checks will be mailed to the address on file for delivery on or after December 1, 2023.

Only enrolled participants with a payable balance from contributions made for the work months of September 2022 through August 2023 will receive a distribution. Enrollment forms are with the Annual Statement for those who have not enrolled. These forms must be returned to the Administrative Office by November 1, 2023, to guarantee a timely distribution.

The last day to request an On Demand Early Withdrawal, before the December distribution, is November 5, 2023.

LIFE HAPPENS

If you recently married, divorced, had a baby, or adopted a child, you may need to update your record or your beneficiary.

Check out our **Life Events** page at carpenterssw.org to locate your life event and see what you need to do in order to update your record.



TRUSTEE PROFILE

Richard Harris



with his wife, Eloise.

Mr. Harris was appointed as a Management Trustee to the Southwest Carpenters Health, Pension, Vacation, and Training funds in 1987 as a representative of the Residential Contractors

Association (RCA). He remains Administrator of the RCA and Administrator of the Southern California Scaffold Association, representing employers in the Scaffolding Industry.

Though he began as an apprentice carpenter in 1962, Mr. Harris has come full circle to serve as Chairman of the Southwest Mountain States Carpenters Training Fund, Trustee to the Carpenters International Training Fund, and Trustee to the Southwest Carpenters Health, Pension, and Vacation Trusts. He was appointed in 2010 as a Commissioner for the California Apprenticeship Council and currently serves as Chairperson of the Subcommittee for Occupational Safety and Health.



ZUCCHINI LASAGNA

Nothing says comfort food like a hot plate of cheesy lasagna. Here's a recipe that's perfect for Fall. It is also Virta-friendly for those following the Virta Diabetes and Obesity Reversal program offered to participants enrolled in the Medical PPO plans.



INGREDIENTS

- 1 Package Provolone (8-10 slices)
- 1 Package Mozzarella Cheese
- 1 Cup Full-Fat Ricotta Cheese
- 4 Cups Fresh Spinach
- 4 Large Zucchini
- 2 cups - Low Sugar Marinara Sauce
- 1 lbs Ground Italian Sausage
(browned and crumbled)

SERVING SIZE: 1 cup

CARBOHYDRATES: 11g

PROTEIN: 30g

FAT: 42g

CALORIES: 537

DIRECTIONS

Zucchini Preparation:

1. Preheat oven to 350 degrees.
2. Slice zucchini lengthwise into 1/2-inch strips.
3. Arrange zucchini strips on baking sheet lined with aluminum foil. Sprinkle salt on top of zucchini strips and allow to sit at room temperature for 15 minutes to draw out excess liquid.
4. After 15 minutes, pat dry with paper towel to soak up excess liquid.
5. Broil zucchini (500 degrees F) on top oven rack for 8 minutes, or until lightly golden brown.

Lasagna Assembly:

6. Place a single layer of zucchini on the bottom of a lasagna pan (will be half of the zucchini).
7. Sprinkle 2 cups fresh spinach on top of the zucchini and compress down.
8. Add a layer of sliced cheese (mixture of provolone and mozzarella), followed by a layer of ricotta cheese, followed by a layer of marinara sauce. Sprinkle half of the Italian sausage on top of the sauce. Repeat.
9. Add one final layer of sliced cheese on top.

Bake at 350 degrees for 45-50 minutes, or until cheese is bubbly and lightly browned at the edges.



To learn more about Virta, visit info.virtahealth.com/swcfallrecipe or scan the code.



**CONTACT
US**
COMUNÍQUESE CON
NOSOTROS



Remember to notify us if your address or dependents change.

Phone/Teléfono: (213) 386-8590
Toll Free/Sin costo: (800) 293-1370
Email/Correo electrónico:
info@carpenterssw.org

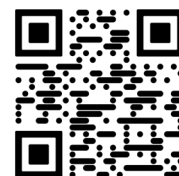
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Office Hours/Horas de oficina:
M-F 8:00 a.m. to 5:00 p.m. PT
lunes - viernes 8:00 a.m. a 5:00 p.m. PT

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

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bit.ly/MemberXG-CSAC

Asegúrese de notificarnos si su dirección o sus dependientes cambian.