



**CARPENTERS
SOUTHWEST
ADMINISTRATIVE
CORPORATION**

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Date: October 2, 2023

SUBJECT: SOUTHWEST CARPENTERS HEALTH AND WELFARE TRUST
2024 Non-Bargaining Monthly Premium Rates

Dear Employer:

Below you will find the 2024 Premiums for Non-Bargaining Employees and their Dependents. Though premiums for Non-Bargaining Employees did not increase from 2021-2023, the 2024 rates represent a 3.5% increase to HMO plan premiums and a 4.2% increase to PPO plan premiums.

Category:	Single Employees	Two Party	Family (3 or More)
Kaiser Permanente (California and Colorado Only)	\$ 590.00	\$ 1,217.00	\$ 1,680.00
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 Trust offers a Rolling Enrollment option, allowing eligible participants to change their medical or dental plans 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.

However, due to changes in the Kaiser Permanente HMO Plan effective January 1, 2024, a Special Enrollment Window will be available for participants who wish to switch from the Kaiser HMO to the Medical PPO Plan starting on January 1st, regardless of how long they have been in the Kaiser plan. To change, participants must submit a new Medical/Dental Enrollment Form by November 30th. After that date, participants can still change their medical or dental plan, or dependents throughout the year, according to the regular plan rules. Kaiser participants have been informed of the Special Enrollment Window by a separate letter mailed to their home address.

Modifications made to your employees' medical plans or dependents (additions or removals) may impact your monthly premiums.

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.

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

Sincerely,

Chris Hidalgo
Directory of Employer-Labor Operations