



Healthy Wealthy Wise enhances online service

The Carpenters Trusts website now offers fast and convenient access to personalized benefits information.

Through a new online service center called **Healthy Wealthy Wise**, participants can now see eligibility information, work history, medical claims and expenses, retirement accruals, and account balances.

Until now, online information was available to participants only through the use of a PIN. Access by PIN is no longer available. Users must register and enter a username and password to log on.

Healthy Wealthy Wise, the new online service center, can be used by participants and dependents alike, allowing them to see eligibility information, medical claims, and out-of-pocket expenses. Healthy Wealthy Wise shows medical claims paid from Jan. 1, 2014 to present. Links to EOBs (explanations of benefits) allow users to download, save and print the documents if desired.

In addition, participants have the ability to view recorded hours, contributions, work history, and eligibility balance. A calculator can help forecast future eligibility. Pension information is also available through the end of the previous calendar quarter. The website also shows Vacation Plan transfers to the participant's Qualstar account.

Healthy Wealthy Wise is a mobile-friendly website, which means it provides a good user experience whether accessed from a desktop, laptop, tablet or cell phone.

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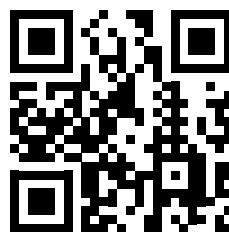
Register and log in to access your benefits information

Healthy Wealthy Wise is available to active and retired carpenters, spouses, and dependent children age 13 and older. A one-time registration is required to access the site, and each family member must complete a separate registration. Here's how to get started.

1. Go to the Carpenters Trusts home page (www.ctww.org).
2. Log in at the top right corner of the page.
3. On the Secure Login page, click **Register**.

The website will guide you step by step through the registration process.

For more information, read the Frequently Asked Questions at www.ctww.org/member, or contact **Participant Services** at 800-552-0635.



For QR code help, see next page



Get paperless documents with eCommunications

Healthy Wealthy Wise, the online service center for participants and dependents, offers the option of receiving paperless documents from Carpenters Trusts.

As a registered user, you can elect eCommunications and receive your benefits-related information online. This is an easy way to reduce clutter, make a greener environment, and improve the financial health of Carpenters Trusts.

The eCommunications service works like this:

- 1. General information**, such as plan booklets, announcements and newsletters, can be delivered through ordinary email.
- 2. Personal information**, such as medical claims and benefit statements (which require a higher level of security) are delivered to the user's Healthy Wealthy Wise account. An alert message will be sent to the user's email address when a new document is ready.
- 3. By default**, all users receive documents online. However, it's the user's decision whether to allow online versions to replace printed versions by mail. If a user does not authorize eCommunications, printed documents will continue to be mailed in addition to electronic delivery.
- 4. Choosing eCommunications ends mail delivery for certain documents.** Only a handful of documents are available electronically at this time—EOBs (explanations of benefits), quarterly benefit statements, plan booklets, plan summaries, announcements, notifications, and newsletters. When other documents can be delivered online, they will automatically appear in Healthy Wealthy Wise. You'll be notified by email when they're available and no longer receive them by mail.
- 5. Printed documents will continue to be delivered by mail.** Authorizing eCommunications does not mean you will no longer receive mail from Carpenters Trusts. Your authorization permits us to deliver documents electronically when they become available—and to simultaneously stop delivery by mail.

6. Participation is voluntary. Healthy Wealthy Wise users are not required to accept online delivery of benefits-related documents. However, the Board of Trustees encourages participation because of the cost-savings potential to the trusts.

7. Change your preference any time. Whether you authorize eCommunications during registration or decline the offer, keep in mind that it's okay to change your mind. You can change your preference at any time and for any reason.

How to authorize eCommunications

1. Go to www.ctww.org/member.
2. Log in with your username and password.
3. Click **My Profile** from the links on the left.
4. On **My Profile**, click Yes next to eCommunications under **My Contact Information**.

Use Message Center to send/receive secure email

Sometimes it's just not convenient to call Carpenters Trusts during business hours. Through Healthy Wealthy Wise, users can send and receive secure electronic messages. This feature is called **Message Center**. It works like email but it's more secure, making it a safer way to contact Carpenters Trusts for answers and assistance. Message Center also allows users to send and receive PDF documents. To send or receive a message, log in with your username and password and select Message Center from the menu. Carpenters Trusts will respond to your message by the end of the following business day.

Using QR codes

Carpenters Care is now using **quick response codes** (also known as QR codes) to help readers connect with additional information on our website. To use QR codes, you must have a smartphone equipped with a camera and a QR code reader/scanner app, which can be downloaded from Apple App Store, Android Market and BlackBerry App World. Newer smartphones may have a reader/scanner app pre-installed. Open the app and, using a steady hand, center the QR code on the screen. When scanning is complete, you'll be directed to the web page or information linked to that QR code.

New rates for self-pay packages starting Jan. 1, 2017

The monthly rate for all self-pay benefits under the Carpenters Health and Security Plan will increase effective Jan. 1, 2017. This includes the rates for Self-Contribution Coverage, COBRA Coverage and Retiree Coverage. Personalized letters were mailed in early November to all carpenters, retirees and dependents covered under self-pay to notify them of the upcoming rate change.

	Western and Central Washington	Eastern Washington, Idaho, Montana, Wyoming
Self-Contribution Coverage (Family Rate)		
Unemployed or temporarily disabled (without dental)	\$509	\$504
Unemployed or temporarily disabled (with dental)	\$566	\$560
Military (without dental)	\$265	\$262
Military (with dental)	\$294	\$291
COBRA Continuation Coverage (Family Rate)		
COBRA (without dental)	\$1,039	\$1,027
COBRA (with dental)	\$1,155	\$1,143
COBRA disabled (without dental)	\$1,528	\$1,511
COBRA disabled (with dental)	\$1,698	\$1,681
Retiree Coverage (Individual Rate)*		
Not Eligible for Medicare	\$883	\$883
Eligible for Medicare	\$484	\$484
SecureHorizons	\$469	N/A

* Retiree Coverage rates for Western and Central Washington do not reflect any service-based subsidy (if applicable).

Eligibility rules changed for Western and Central Washington

Effective Jan. 1, 2017 the dollar bank deduction will increase from \$800 per month to \$850 per month. This increase applies only to the Western and Central Washington benefit package. This change is effective Jan. 1, 2017 for Feb. 1, 2017 eligibility.

As part of this change, the maximum dollar amount a carpenter can have in his or her dollar bank increases from \$6,400 to \$6,800. This new maximum allows carpenters to build and retain up to eight months of future eligibility.

The cost of providing medical, prescription, dental, and vision coverage for you and your family continues to rise. The 2017 cost of this benefit package is valued at \$1,155 per family per month, up from \$1,110 in 2016. The monthly dollar bank deduction has traditionally been set below the actual cost of coverage. However, the current economic environment requires this increase in the monthly dollar bank deduction.

For more information about this increase and other changes to dollar bank eligibility, review the Summary of Material Modifications mailed to participants in December. Contact **Participant Services** at Carpenters Trusts (800-552-0635) with any questions.

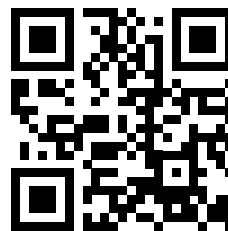
New carpenters: Remember to complete your paperwork

It takes three months of covered work to become eligible for medical benefits. Once dollar bank eligibility is attained, there is a “lag month” before coverage is effective. The participant and dependents should be eligible for medical benefits on the first

day of the fifth month.

However, claims cannot be processed if Carpenters Trust does not have a completed Enrollment Application on file. Other documents may also be required, such as certificate of marriage or birth certificate. Forms and instructions are available on the Carpenters Trusts

website (www.ctww.org/hforms). Contact **Participant Services** (800-552-0635) if you have questions or need assistance.



Step therapy: Use the safe, effective, affordable drugs first

A step therapy program is designed for patients with certain conditions that require taking medications regularly. It is the practice of beginning medication therapy with the most cost-effective medication and only moving to other more costly therapy(s) if the initial medication does not provide adequate therapeutic benefit. Step therapy provides patients with savings without compromising the quality of care.

In step therapy, medications are grouped in two categories:

- Step 1: First Line Medications—medications proven safe, effective, and affordable.
- Step 2: Second Line Medications—mostly higher costing brand-name medications.

In step therapy, the patient will be required to try a First Line Medication (Step 1) before approval of a Second Line Medication (Step 2) is approved. If the Step 1 therapy does not provide the appropriate therapeutic benefit, the patient's physician can write a prescription for a Step 2 medication.

The step therapy program applies to purchases from participating and nonparticipating pharmacies and the Express Scripts Medicare Prescription Plan. If you currently take a Second Line Medication, your physician should: (1) Write a prescription for a First Line Medication; or (2) submit a Letter of Medical Necessity for the continued use of the Second Line Medication to Express Scripts. The Letter of Medical Necessity should state the Second Line Medication is medically necessary for you to be on and the exact dosage and quantity. A Letter of Medical Necessity must be submitted annually. You or your physician can begin the Letter of Medical Necessity process by contacting **Express Scripts Member Services**: (800) 669-3897.

Always talk to your doctor before discontinuing or changing any medication. If you have medical questions, please contact your health care provider. We encourage you to work with your physician to determine which medication options are best for you.

Specialty medications now provided by Diplomat

Specialty medications are high-cost prescription medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis and multiple sclerosis. Specialty drugs often require special handling (like refrigeration during shipping) and administration (such as injection or infusion). Patients using a specialty drug often must be monitored closely to determine if the therapy is working and to watch for side effects. For specialty medications please have your provider contact **Diplomat Specialty Pharmacy**: (844) 891-3328.

Shop around to save money, even with network providers

A retired participant recently learned that there can be a substantial difference in cost for medical services, even among network (Aetna) providers.

When the participant was told he needed cardio imaging, he thought it would be wise to figure out his cost ahead of time. He first contacted his primary physician's facility (Swedish) and requested the procedure codes and the facility's charge for each. The total cost for the procedure was going to be \$6,883.

The participant then contacted a second facility (Polyclinic) and requested a quote for the same procedure codes provided by Swedish. The quote from Polyclinic was significantly lower: \$2,431.

It's important to note that both facilities are in the Aetna Choice POS II provider network. Even so, Swedish charged 180% more than Polyclinic for the same procedure.

Using Polyclinic instead of Swedish saved a total of \$4,452. Based on the health plan's 90/10 cost-sharing arrangement, the participant's out-of-pocket savings was \$445.

Comparing network and non-network providers, your out-of-pocket expenses will always be lower using an Aetna provider. As this story illustrates, savings can be even higher if you invest the time to compare providers within the network. The **Aetna** website (www.aetna.com) is the best way to search for providers in your area.

Wellness every day

National Glaucoma Awareness Month (January)

Glaucoma, which occurs when the eye pressure is too high and damages the optic nerve, is the second leading cause of blindness. Individuals who are nearsighted, have high blood pressure, and/or have a family history of glaucoma are at higher risk. An eye exam typically includes a glaucoma screening, so make use of your VSP Vision Plan if you're eligible for vision benefits.

National Heart Month (February)

Tracking your cholesterol, triglycerides, glucose, blood pressure and waistline is an excellent way to monitor your risk for heart disease. An annual preventive exam with "blood work" is not subject to the annual deductible, coinsurance or office visit copayment for eligible participants and dependents.

Are you seeing a doctor for heart disease, heart failure or diabetes?

Eligible carpenters and dependents should consider participating in a free Condition Management program, which offers information, resources and support to help you take control of your condition. This program is offered by **Engolve PeopleCare**, formerly called **Nurtur**. You may be eligible for a \$200 gift card. Learn more at www.ctww.org/nurtur or contact the Participant Advocate at Carpenters Trusts (206-260-2204 or 800-552-0635, ext. 2299). Programs are also available for asthma, COPD and back pain.



National Cancer Prevention Month (February)

"Only 5–10% of all cancer cases can be attributed to genetic defects," states a 2008 article in the journal, *Pharmaceutical Research*. "The remaining 90–95% have their roots in the environment and lifestyle." Take lung cancer, for example. It is the number-one cause of cancer death, and 9 out of 10 lung cancers are caused by smoking. Liver cancer and colorectal cancer are caused by smoking, too. Carpenters Trusts offers a free program to help eligible participants and dependents kick the habit. The program is called **Quit For Life**. Through regular phone calls with a coach, you'll learn strategies to quit on your own terms, at your own pace. The program covers the cost of nicotine

replacement medications. For more information, visit www.ctww.org/tobacco or call 866-784-8454.

National Nutrition Month (March)

The Greek physician Hippocrates, who died in 370 B.C., famously said, "Let food be thy medicine and medicine thy food." What we eat can also make us very sick. The standard American diet is dominated by processed food—stuff that comes in a package, with a label and a list of ingredients the average person can barely read much less pronounce. According to the *Journal of the Academy of Nutrition and Dietetics*, nearly 75% of the processed and packaged food in the grocery store has added sugar. It's not always obvious because there are at least 50 names for it. Without knowing it, the average American consumes 32 teaspoons of added sugar per day, which many experts believe is the driving force behind the obesity epidemic and the higher prevalence of diabetes and heart disease. Real food is the cure. For real-life inspiration, check out this website: www.100daysofrealfood.com. To learn the bitter truth about sugar, visit www.sugarscience.org.

National Colorectal Cancer Awareness Month (March)

Colorectal cancer is the second leading cause of cancer death in America. Statistics suggest there's a one-in-20 chance of getting it. The five-year survival rate is surprisingly high (90%) if it's detected early. Heed the advice of the U.S. Centers for Disease Control and Prevention (CDC) and get screened for colorectal cancer if you're over the age of 50. A fecal occult blood test (FOBT) is recommended every year. A flexible sigmoidoscopy is should be done every five years, but in conjunction with an FOBT it is recommended every three years. A third type of screening is a colonoscopy, which is recommended every 10 years but more frequently if polyps or cancers are detected.

Quitting tobacco saves lives and money too

Washington has the 8th highest cost of smoking in the nation, according to a 2016 analysis by wallethub.com. The cost is much higher than the price per pack. Adding up the out-of-pocket costs, lost financial opportunities, health-care costs, income loss due to smoking, higher insurance premiums, and the financial impact of second-hand smoke, wallethub.com estimates a cost of \$38,317 every year for every Washington smoker.



Quit For Life[®] Program

Retirement plan adopts sustainable income formula

The economic events of the past decade have prompted the **Carpenters Retirement Plan of Western Washington** to create a new formula for calculating pension benefits.

Beginning Jan. 1, 2017, the Carpenters Retirement Plan of Western Washington will calculate retirement benefits using a new sustainable income formula. This new method of computing benefits only applies to hours worked on and after Jan. 1, 2017. Any benefit earned under the traditional pension formula through Dec. 31, 2016 is still in place; however, it will no longer grow. When you retire, you will receive both your traditional benefit and your new sustainable income benefit.



The Carpenters Trusts website offers a number of resources to inform participants about this new method of calculating retirement benefits. Visit our home page (www.ctww.org) to find links to brochures and videos that provide background information, compare the old and new formulas, and explain how benefits will be calculated starting Jan. 1, 2017.

In addition, an online modeling tool is available to show participants how these two pieces fit together. The modeling tool is available on [Healthy Wealthy Wise](#), which is the secure “members only” area of the Carpenters Trusts website. Registration is required to use this part of the website.

The modeling tool automatically incorporates the participant’s personal information to make projections as realistic as possible. The participant can change certain variables (retirement age, annual hours, and/or investment return) to experiment with different projections.

To access the modeling tool:

1. Go to www.ctww.org/member to register or log on.
2. When logged on, click **Retirement Plans** from the left-hand menu.

3. On the **Retirement Plans** page, you’ll see current balances for the Carpenters Retirement Plan and the Carpenters Individual Account Pension Plan.
4. Look for a link to the **Pension Modeling Tool** below the Carpenters Retirement Plan table.

If you need help with your registration, contact **Participant Services** at 800-552-0635.

401(k) can lower your tax bill and boost retirement income

How much money will you need to live comfortably when you retire? It’s not a simple question to answer, because the future is very difficult to predict. No one really knows how long he or she is going to live. It’s also difficult to forecast how the market is going to perform from year to year. Even so, there are important factors that a participant can control.

Start Early

First and foremost is the decision to start saving. The longer one waits to get started, the harder it is to catch up. Some experts say that for every five years you delay getting started, you may need to double the amount you save each month to reach the same level of income at retirement.

While it’s best to start early, starting later is still better than not starting at all. **The Carpenters Individual Account Pension Plan** offers a 401(k) savings option. Enrollment is not restricted to an annual election period. Eligible participants can elect to make 401(k) contributions at any time during the calendar year.

Save Systematically

Commitment is another factor that’s within a participant’s control. The Carpenters 401(k) makes systematic saving easy. Contributions are automatically deducted from wages before income taxes are calculated, which lowers the participant’s taxable income. Paying less to Uncle Sam is like giving yourself a raise. You have to pay the income tax sooner or later. However, the rate will depend on your tax bracket at the time you begin withdrawing from the account. For many people, their income tax rate is lower at retirement.

Contributions to your 401(k) can be made in increments of \$1 up to a maximum of \$8 per hour. Once

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401K continued from previous page

an election is made, that contribution amount remains in place unless the participant elects to change it. Two changes are allowed per calendar year. If necessary, you can elect to rescind your 401(k) contribution even if you previously made two changes within the same calendar year.

An application must be completed to enroll in the 401(k) plan or change one's hourly contribution

amount. Applications are available on the Carpenters Trusts website (www.ctww.org/rforms). Send a copy to Carpenters Trusts and give one to your employer. Contact **Retirement Services** (800-552-0635) if you have questions or need assistance.



Summary of Material Modifications

Carpenters Retirement Plan of Western Washington

Second Amendment to the Carpenters Retirement Plan of Western Washington

Effective for Employees who die on or after January 1, 2015, the following new Article 8.3.4 is added:

8.3.4 QPSA for Overage Surviving Spouse.

- (a) Eligibility. A surviving spouse of an Employee who dies prior to age 55 may commence the Qualified Pre-retirement Survivor Benefit prior to the date the Employee would have attained age 55, if:
 - (1) The Primary Pre-retirement Survivor Benefit is not payable solely because the surviving spouse attained age 62, or if payable was terminated solely because the surviving spouse attained age 62; and
 - (2) The surviving spouse attains age 62 prior to the date the Employee would have attained age 55 had he lived.
- (b) Commencement and Amount. The Qualified Pre-retirement Survivor Benefit under this Article 8.3.4 will become payable on the later of the first of the month following the Employee's death, or the first of the month following the month in which the Primary Pre-retirement Survivor Benefit terminated because the surviving spouse attained age 62. The Qualified Pre-retirement Survivor Benefit will be computed:
 - (1) As though the Employee Separated from service on the date of death, or the date last worked in Covered Service, if earlier; and
 - (2) Based upon the Early Retirement Income the Employee would have been eligible to receive under Article 4.2.1, 4.2.2 or 4.2.3 had he lived to age 55, but reduced one-half (1/2) of one (1) percent (.50%) per month for each month the Qualified Pre-retirement Survivor Benefit is paid prior to the month the Employee would have attained age 55; and
 - (3) As though the Employee retired with a 50% Joint and Survivor Benefit on the day before commencement of the benefits under this Article 8.3.4.

Retirement Services at Carpenters Trusts is available weekdays from 8 a.m. to 5 p.m. (Pacific) to answer questions and assist you. Just call 800-552-0635.



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See better value with VSP providers

The **VSP Vision Care Plan** offers a nationwide network of independent optometrists and ophthalmologists. Eligible participants and dependents are not required to use VSP providers, but there are definite advantages for doing so. As the following comparison illustrates, out-of-pocket costs are clearly lower when using VSP providers. They'll also file your claim electronically so there are no claim forms to fill out and send by mail. To locate a VSP provider, visit www.vsp.com or call 800-877-7195.

	Non-network Provider	VSP Provider
Eye Exam	\$124	\$0
Frame (\$150 allowance)	\$60	\$0
Premium Progressive Lenses	\$212	\$105
Anti-reflective Coating	\$113	\$0
Photochromic Adaptive Lenses	\$115	\$82
Total Out of Pocket Cost	\$624	\$187
Comparison based on national averages for comprehensive eye exams and the most commonly purchased brands of eyewear.	TOTAL SAVINGS	\$437

Call 800-877-7195 for Member Service

Mon. – Fri. 5 a.m. – 8 p.m. PST

Weekends 7 a.m. – 7 p.m. PST



Online service is also available at

www.vsp.com