

Norman Anderson Transitions As Trust Administrator

Effective May 1, 2006, the Board of Trustees has appointed Larry McNutt to the position of Trust Administrator. Larry is succeeding Norman Anderson who is stepping down after 23 years in the position.

Larry has worked as Assistant Administrator here for 11 years. He is a certified public accountant with 30 years experience in the multiemployer benefits industry. Prior to joining the Carpenters Trusts, Larry worked in third party benefits administration, trust auditing and consulting to the health care provider and benefits communities. Norman will stay on board to continue transition tasks and initiatives requiring his expertise, including wellness and disease management, and retirement savings strategies.

Trust administration for the Carpenters Trusts of Western Washington is accomplished through an administrative office located in Seattle, Washington. The Trust Administrator reports directly to the Board of Trustees. The Board of Trustees for the benefit plans consists of eight Labor Trustees and eight Management Trustees. The

Board of Trustees for the Apprenticeship & Training Trust is composed of eight Trustees, four Labor and four Management. The Trust Administrator is responsible for all of the day-to-day operations of the benefit plans and for the

business and financial functions of the Training Trust. The Boards monitor the administrative activities through regular meetings and communications with the Trust office. In addition, the operations and finances of the Trusts are subject to annual audit by an independent certified public accounting firm hired by the Board.

The Trustees are confident that the leadership change will be accomplished smoothly and that Trust services will continue to be provided successfully. The Board wishes to thank Norman for his contribution and leadership, and looks forward to working with Larry into the future. ■

In This Issue

- Norman Anderson Transitions As Trust Administrator
- Overview of Wellness and Disease Management Initiatives
- Mayo Clinic HealthQuest Newsletter
- Preventive Care – New Benefit For Retired Carpenters and Spouses
- Improving Patient Safety
- New Carpenters Trusts Website
- Carpenters Retirement Plan Updates
- USERRA Update

Overview of Wellness and Disease Management Initiatives

The Board of Trustees of the Carpenters Health and Security Plan is directing a wellness initiative, designed to provide plan members with more and

better health information. In the near future, the Trustees will launch a disease management program, designed to assist carpenters and their families in addressing a broad spectrum of issues related to chronic disease. What follows is a brief overview of the components of these programs and the logic behind them.

A goal of both wellness and disease management programs is to improve the quality of care. Studies have shown that, surprisingly often, patients with serious conditions may not receive appropriate care. Many of the wellness program components, such as the nurse hotline, the self-care guide and upcoming newsletters, all provided by Mayo Clinic, are designed to provide you with accurate information about your health situation along with medical best practice information. An internet Mayo resource center will be coming soon. Using these resources will help assure that you and your family members are asking the right questions of your care providers and receiving the most appropriate treatment. It should come as no surprise that receiving the appropriate care at the right time results in lower long-term medical costs. The Trustees do not expect medical inflation to go away but successful wellness and disease management programs can help reduce the inflation rate or “bend the trend” downward.

Late this year and beginning next year, the disease management initiative will be underway. The core of the disease management process is to reach out to participants who may suffer from chronic diseases, or be at risk for adverse medical outcomes. The programs involve direct contact from nurse practitioners whose practice specialties cover specific types of disease. The program is designed to provide you with additional resources, information, and a trusted contact who can help you at any time. These programs at all times will be respectful of your privacy and interactions are held in strict confidence, in accordance with federal privacy statutes.

The logic behind disease management is simple. Approximately 75% of your health plan’s medical expenses are consumed in the care of chronic illnesses. Therefore, even modest improvement in the health status of our chronically ill members can result in significant savings. The Board of Trustees expects a positive return on investment from both its wellness and disease prevention initiatives. From the plan members’ point of view, however, these programs should be viewed as additional resources available to you to maintain and improve your health status. The Trustees encourage you to fully participate as these programs are rolled out. ■

Recently Asked Questions About Mayo Clinic

What is Mayo Clinic?

Mayo Clinic is a not-for-profit group practice of medicine. It is over 100 years old. It employs over 2,000 physicians in virtually every medical specialty. The combined experience of these physicians was put to work in the development of health management resources that are now being utilized by the Carpenters Health and Security Plan.

How does 24-hour nurse line work?

The 24-hour nurse line service is called *Ask Mayo Clinic*. It is an information resource that is provided as a part of your health benefits.

When can I use Ask Mayo Clinic?

You can call any time you need help in deciding how to handle an illness or injury or when you need health information you can trust. *Ask Mayo Clinic* is available to you 24 hours a day 365 days a year. You can call toll-free from anywhere in the country at 1-800-903-1836.

Who answers the telephone calls at Ask Mayo Clinic?

Calls are answered by experienced registered nurses who have been specially trained to handle telephone health inquiries. *Ask Mayo Clinic* nurses average 18 years of clinical experience before joining the nurseline. Their experience combined with sophisticated symptom triage software and the extensive resources of Mayo Clinic are used to answer your questions and help you make the best decisions for you and your family.

Why is the Plan providing this service?

To provide phone based reliable health information in response to your health questions and concerns. It's designed to help you decide on the appropriate level of care for illnesses and injuries. Appropriate care may include self-care at home for yourself or family member, a call to your doctor the next day, or a visit to the emergency room. In addition, it's reassuring to know that an experienced registered nurse is just a phone call away whenever you have a health concern or question. The *Ask Mayo Clinic* nurseline is a multilingual resource.

Does the nurse have Carpenters Health and Security Plan information?

No, the Mayo Clinic nurses cannot quote eligibility or provide information about plan benefits. You can continue to get this information by calling a customer service representative at the Trust Office or, with benefit information, visiting our website: www.ctww.org.

Mayo Clinic HealthQuest Newsletter

Beginning in early July, you will begin receiving a monthly wellness newsletter from Mayo Clinic. The newsletter is called the *Mayo Clinic HealthQuest Newsletter* and is an important part of the wellness initiative provided the Carpenters Health and Security Plan. The HealthQuest Newsletter is comprised of six major sections:

- “On Your Mind” with articles related to mental health.
- “In Motion” with articles related to fitness.
- “Food and You” related to good diet.
- “Caring for Yourself” with articles on various topics.
- “Working Life” and “Family Matters” with articles alternating between these two subjects.
- “Ounce of Prevention” with articles on preventive care.

The *HealthQuest Newsletter* also contains important updates to clinical guidelines and best

clinical practices as established or modified by leading healthcare authorities. The newsletter is provided to all participants and retirees covered under the Carpenters Health and Security Plan as part of your eligibility in this plan. ■

Preventive Care – New Benefit For Retired Carpenters and Spouses

A preventive care benefit will be added to the Carpenters Health and Security Plan – For Retired Carpenters effective August 1, 2006. This new benefit will include the following covered services when performed by a physician. This benefit is subject to the plan's annual deductible, coinsurance, and office visit copayment and has an annual maximum of \$250 for the retiree and \$250 for the spouse.

- Routine physical examinations.
- Screening x-rays.
- Screening laboratory services.
- Routine immunizations.

The new preventive care benefit applies for covered routine services received on or after August 1, 2006. ■

Improving Patient Safety

Beginning in June, the Carpenters Health and Security Plan will initiate a program to improve the safety and efficiency of prescription drug therapies.

Today's health care environment has grown increasingly complex, due in part to the number of available prescription therapies. Many carpenters and their dependents often follow multiple treatment regimens prescribed by multiple physicians. Lack of timely coordination among these health care professionals may lead to serious, and even life-threatening illness and hospitalization. The technology behind our current prescription delivery programs looks for contraindicated drugs. A contraindicated drug is one that, when introduced alongside another medication, may produce harmful results. What our current systems do not do is look for possible harmful side effects associated with other medical conditions.

Research has shown that the costs associated with drug related hospitalization and other drug related problems often exceed the cost of the initial prescription drug therapies. The risks of an adverse drug related event are significant. For example, in the U.S. one in four people will be hospitalized due

to an injury resulting from an adverse drug event. Also, Americans are ten times more likely to be hospitalized as a result of drug related problems than from car accidents.

The new system will integrate prescription data with patient diagnoses and medical procedure information. By continually reviewing and analyzing integrated medical and pharmacy data, the system helps identify and resolve potential safety issues that increase near-term risk of hospitalization and other adverse events. Using clinical rules and predictive modeling to detect risk, the concerns are brought to the attention of physicians and pharmacists. Resulting therapy alerts can minimize patient health risks and reduce unnecessary hospitalizations.

Just as the current program runs in the background to detect serious drug/drug interactions, the new system will also operate behind the scenes, providing the necessary alert messages to pharmacists and prescribing physicians when new drug therapies put a patient at risk.

As with all patient information, strict federal privacy rules are observed in the design and administration of this analytical program.

The Board is pleased to offer this enhancement to patient safety, made available through new information technologies.

New Carpenters Trusts Website – www.ctww.org

[Wrap text around a graphic of the home page] The Board of Trustees is pleased to announce the launch of the new Carpenters Trusts website. The website contains all kinds of interesting information about your benefit plans. From the home page you can launch into the health and security plan, the two retirement plans, the vacation plan, and the apprenticeship and training program.

Just click on the benefit tabs for a particular plan to browse through an index of plan features. Once you're inside a particular benefit tab, you can click on any of the subheadings in the left-hand margin to take you further into detailed information on that topic. This is a great way to research specific benefit questions and learn more about your plan.

Each plan also includes a complete plan document or Summary Plan Description (SPD). For your further information frequently asked questions (FAQ) are listed for each benefit plan as well.

You can also download and print forms used for plan enrollment and benefit requests.

At the bottom of the home page is a heading called “Life Events.” When you click on it, you get specific links to carpenters benefit plan provisions regarding marriage or divorce, the birth of a child, employment events, and the like. It’s a great shortcut if you’re looking for event-specific information across all of the plans. The home page also contains interesting links organized by plan type to other websites that may be of interest. ■

Additional Web-based Resources Coming Soon

Late this summer the Carpenters Health and Security Trust will provide a new package of web-based resources for health management, research, and

health risk assessment. It is called the “Mayo Clinic e-Health Program.” It will provide access to the latest information on virtually any disease or health condition. If you’d like to get a preview of some of the Mayo Clinic online resources, go to the CTWW home page, click on “Links” under “Health & Security Plan” and click on “Mayo Clinic.” ■

Carpenters Retirement Plan Updates

The Board of Trustees recently made three changes to the Carpenters Retirement Plan.

Improved Benefit Factor for 2004

After reviewing the plan’s investment experience and operational results for the 2004 plan year, the Board of Trustees increased the benefit accrual rate for all hours worked during 2004. The benefit accrual rate was increased from 1.5% to 2.0%. Participant records have been updated to reflect the increase. Your March 2006 *Quarterly Benefit Statement* reflected the updated benefit accrual rate for 2004 hours worked. Recent retirees who had 2004 hours before retirement received an adjustment on their checks to reflect the 2004 earned benefit increase. The adjustment was retroactive to the date of retirement.

13th Check

The Trustees approved a 13th check to paid to all retirees and surviving spouses who were of retired status as of December, 2005. The amount of the check was 50% of the retiree or surviving spouse’s monthly



benefit or \$250, whichever amount was greater. The benefits were distributed to retirees at the end of February, 2006.

480-Hour Rule

The Board of Trustees adopted the 480 Hour Rule several years ago and extended it on a year-by-year basis. Beginning January 1, 2006, the 480 Hour Rule will be permanent. The rule applies to retirees under age 65 as well as retirees age 65 and older.

USERRA Update

USERRA refers to the Uniformed Services Employment and Reemployment Rights Act of 1994.

If you are called to active military duty and are currently covered under the Carpenters Health and Security Plan or

working for a covered employer, you **must** contact the Eligibility Department at the Trust Office before you leave:

- Please provide the Enrollment Department with your *Standard Travel Order for Military Personnel*.
- You may elect to: (1) “freeze” your current eligibility under the Carpenters Health and Security Plan to be reinstated when you return to covered employment; (2) continue to use your current eligibility; and/or (3) elect USERRA continuation coverage. The Enrollment Department will provide you with a form to make this election. This election must be made within 60 days of your call to active duty although we recommend you make it as soon as possible.
- If you return to covered employment or are on the out-of-work list at your local union, you will be immediately covered under the Carpenters Health and Security Plan. You must provide the Enrollment

Department with your *Certificate of Release or Discharge from Active Duty*.

- You may also receive credit and contributions under the Carpenters Retirement Plan and the Carpenters Individual Account Pension Plan. Please contact the Retirement Department for assistance.

If you are called to active military duty, the plans provide for continuity of coverage during your service. Please contact the Eligibility Department at the Trust Office for assistance before you leave for military duty. ■

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