

## Carpenters Health and Security Plan Benefit Improvements

The Board of Trustees made several important improvements to the Carpenters Health and Security Plan of Western Washington. These improvements were effective for dates of services on and after January 1, 2008.

### **New Annual Maximum Is \$325,000**

The annual maximum was increased from \$225,000 to \$325,000 effective January 1, 2008. This increase applies to all individuals covered under the Employed Plan and the Retired Plan, and includes Self-Contribution Coverage and COBRA Continuation Coverage.

### **New \$10,000 Annual Skilled Nursing Maximum In Retired Plan**

The annual maximum for covered skilled nursing care under the Retired Plan was increased from \$5,000 to \$10,000 effective January 1, 2008. The Employed Plan annual maximum is already \$10,000.

### **Restriction For Chemical Dependency Treatment Removed**

Effective January 1, 2008, the restriction of \$5,000 paid in any 24 month period under the Employed Plan was removed. As you may know, the Carpenters Health and Security Plan has a \$10,000 lifetime maximum for the treatment of chemical dependency. This lifetime maximum applies to the Employed Plan and the Retired Plan, meaning an individual is limited to \$10,000 for all chemical dependency treatment under the Employed Plan and the Retired Plan.

### **Neuropsychological Assessments or Tests**

The Carpenters Health and Security Plan has a \$1,200 lifetime maximum for neuropsychological tests required to prescribe an appropriate treatment plan. The lifetime maximum applies to the Employed Plan and the Retired Plan, meaning an individual is limited to \$1,200 for all

neuropsychological assessments or tests received under the Employed Plan and the Retired Plan. Effective January 1, 2008, the \$600 annual maximum restriction was removed.

### **Medical Case Management Expanded**

For most cases, participation in the case management program is voluntary. However, in certain circumstances, participation in case management may be required. The Board of Trustees may direct the medical review agency and the plan's medical consultant to examine medical records to determine if an individual's use of medical services and medications is unsafe, potentially harmful, excessive, or medically inappropriate. Based on this review and determination, the plan may require an individual to

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participate in and comply with the medical case management program as a condition of continued payment for services under the plan. Mandatory case management may include, but

not be limited to, designating a primary physician (MD or DO) to coordinate care, and designating a single hospital and pharmacy to provide covered services and medications.

The plan has the right to deny payment for any services received outside of the required case management program.

## Taking the 2008 Mayo Clinic Health Risk Assessment (HRA) *Deadline Extended To June 1st*

Time is running out to take the online Mayo Clinic Health Risk Assessment or HRA. When you complete the HRA, it can help you better understand your health risks and take steps to ensure a healthier future. It only takes about fifteen minutes and, if you complete it by June 1, 2008 you can receive a gift certificate for \$75 for a merchant of your choice. Just go to [www.CarpentersHealth.org](http://www.CarpentersHealth.org) and log in. The HRA page is the first thing you will find. There are many reasons to take the HRA. Here are two:

### Mayo Clinic Expertise

Mayo Clinic is one of the top health care providers in the world. The Mayo Clinic Health Risk Assessment is a tool, created by Mayo Clinic experts, which assesses your health risk factors based on currently recognized medical guidelines. In fact, you may be at risk and not know it.

*The Health Risk Assessment is available to all non-Medicare participants, spouses and eligible children age 18 and older.*

### Personal Health Report

When you complete the online Mayo Clinic HRA, you'll receive your own Personal Health Report that gives you an in-depth look at your health strengths, health risks and how to take action to stay healthy. Your connection with the website and your HRA is strictly private.

Important: As an incentive to take the *online* Mayo Clinic HRA, a \$75 gift certificate is available. This is up from \$50 last year and is \$25 more than will be provided to those of you who take the written HRA (please see below).

## Written Health Risk Assessments

Because not all carpenter families can connect to the internet, the Trustees of the Carpenter Health and Security Plan will be providing a written Health Care Assessment. The written version is sent to families who haven't completed the online Mayo Clinic HRA. Look for it to arrive in mid-June. Your responses are analyzed by an independent company specializing in Health Risk Assessments and are privacy protected.

When you complete the HRA, you'll receive your *Insight Health Risk Assessment* within twenty business days. You may also receive a gift certificate for \$50 for a merchant of your choice. The Trustees welcome and encourage your participation.

The Health Risk Assessment is available to all non-Medicare participants, spouses and eligible children age 18 and older.

## Health Risk Assessment First Year Results

Over 1,600 carpenters and spouses completed Health Risk Assessment (HRA) questionnaires last year, either online at our Mayo Clinic website [www.CarpentersHealth.org](http://www.CarpentersHealth.org) or through the mail. To encourage participation, participants were rewarded with \$50 gift certificates for merchants of their choice. The Board of Trustees and Trust staff receive a group report that anonymously summarizes the membership's responses to the HRA. Here are some of the key findings:

### Weight

Being overweight was the most prevalent health risk factor among respondents. Over 42% of all respondents were classified as overweight. Being overweight means having a Body Mass Index (BMI) of 25 or higher. Body Mass Index is a statistic that compares weight and height and is useful across a population, but an individual's appropriate weight may vary from the averages.

### Blood Pressure

The second most common health risk factor reported was high blood pressure. 29% of all participants in the HRA reported high blood pressure. Weight and blood pressure are often related.

### Cholesterol

22% of respondents reported cholesterol levels above 200 mg/dl. According to the American Heart Association, levels between 200 and 239 mg/dl are considered borderline high, while levels of 240 mg/dl or above are considered high.

### Other Factors

High on the list of lifestyle risk factors were lack of exercise and poor nutritional habits. Mental health issues such as depression and anxiety are of concern as well. The carpenter population continues to have a higher than average number of tobacco users.

### Find Out More About These Topics

If you would like to learn about blood pressure or cholesterol, or if you want to calculate your own Body Mass Index (BMI), just go to [www.CarpentersHealth.org](http://www.CarpentersHealth.org). There is a search window on the home page. Just type in BMI, or blood pressure, or cholesterol and click on the search button and you will be linked to calculators, the most recent Mayo Clinic research articles on these topics and other helpful links within the site.

### On the Bright Side

Over 80% of respondents said their overall health was good, very good, or excellent. Survey participants reported that they were ready to change in the areas of weight, diet, and tobacco use.

The Board of Trustees has engaged Mayo Clinic to provide you with up to date, accurate health information and the tools you need to better understand and manage your health concerns. Take the HRA. Go to the website [www.CarpentersHealth.org](http://www.CarpentersHealth.org) and browse. Become engaged in health improvement. A good place to start is to "know your numbers." Your physician can give you your most recent blood sugar levels, blood pressure, and cholesterol levels. Knowing your numbers is fundamental to deciding how to improve your health.

## New Benefit Statements

Beginning in June of 2008, Carpenters Trusts will mail new and improved quarterly benefit statements. The new benefit statements will provide much of the information you are used to seeing on previous benefit statements but with some important improvements.

- Each employer you worked for during the calendar quarter will be listed. The dates you worked for this employer, the number of hours reported by this employer, and the fringe benefit contributions received on your behalf for each plan

from this employer will also be listed.

- Your Vacation Plan hours and contributions will be listed. The date these contributions were transmitted to Qualstar Credit Union will also be listed.
- Contributions made to the Carpenters Individual Account Pension Plan's three subaccounts – the Regular Subaccount, the 401(a) Supplemental Contribution Subaccount and the Rollover Subaccount – will be listed on a single benefit statement. Previously, this information

was provided on separate benefit statements. The new benefit statement will list the total contributions for each subaccount and the combined total for all three subaccounts. The account total will also be listed in “units.” This is an accounting method that allows the trust to provide interest to contributions based on the month the hours were worked instead of the month the contributions were received by the trust. Those of you who have 401(a) supplemental contributions are already familiar with this accounting method.

Carpenters Trusts of Western Washington

Benefit Statement – January 1, 2009 – March 31, 2009

Name  
Street Address  
City, State, Zip

**1**

Employers and Plan Contributions

Employer	Date	Hours	CHSP	CRP	CIAPP	401(a)	Vacation	Apprentice	Total
Company	1-1-2009 to 1-31-2009	160.00	\$1,004.80	\$523.20	\$96.00	\$320.00	\$160.00	\$83.20	\$2,187.20
Company	2-1-2009 to 2-28-2009	160.00	\$1,004.80	\$523.20	\$96.00	\$320.00	\$160.00	\$83.20	\$2,187.20
Company	3-1-2009 to 3-31-2009	160.00	\$1,004.80	\$523.20	\$96.00	\$320.00	\$160.00	\$83.20	\$2,187.20

**2**

Carpenters Health and Security Plan

Month Worked	4-2008	5-2008	6-2008	7-2008	8-2008	9-2008	10-2008	11-2008	12-2008	1-2009	2-2009	3-2009	4-2009	5-2009	6-2009
Hours Reported	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00			
Eligibility	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

**3**

Carpenters-Employers Vacation Plan

Month Worked	Hours Reported	Contributions	Qualstar	Transaction Date
1-2009	160.00	\$160.00	\$160.00	1-15-2009
2-2009	160.00	\$160.00	\$160.00	2-15-2009
3-2009	160.00	\$160.00	\$160.00	3-15-2009

**4**

### 1 – Name and Address

This area lists your name and mailing address. If your address

or telephone number changes, please contact the Trust Office for a Change of Address Form. You can also download this form from

our website [www.ctww.org](http://www.ctww.org). For your protection, we require your signature on all address changes. Your signature is then compared to your signature on file.

### 2 – Employers and Plan Contributions

This is a list of the employers you worked for during the quarter, the number of hours you worked for each employer, and the contributions made to the trusts on your behalf by each employer. If there is a discrepancy between your work

## Carpenters Retirement Plan

Plan Year	Hours Reported	Contributions	Benefit Factor	Monthly Benefit	Credited Service
1983-2004					16.0 years
2005	2,000.00		.020		1.0 years
2006	2,000.00		.020		1.0 years
2007	2,000.00		.020		1.0 years
2008	2,000.00	\$5,440.00	.015		1.0 years
2009	480.00	\$1,305.60	.015		
<b>Totals</b>				\$2,000.00	20 years

## Carpenters Individual Account Pension Plan

Beginning Balance (As of March 1, 2009)	Quarterly Balance (January 1, 2009 – March 31, 2009)	Ending Balance (As of March 31, 2009)
<b>Regular Subaccount</b> 100,000.00 units @ 1.0000 = \$100,000.00	<b>Regular Subaccount</b> 288.00 units @ 1.0000 = \$288.00	<b>Regular Subaccount</b> 100,288.00 units @ 1.0000 = \$100,288.00
<b>401(a) Subaccount</b> 20,000.00 units @ 1.0000 = \$20,000.00	<b>401(a) Subaccount</b> 480.00 units @ 1.0000 = \$480.00	<b>401(a) Subaccount</b> 20,480.00 units @ 1.0000 = \$20,480.00
<b>Rollover Subaccount</b> \$0	<b>Rollover Subaccount</b> 10,000.00 units @ 1.0000 = \$10,000.00	<b>Rollover</b> 10,000.00 units @ 1.0000 = \$10,000.00
<b>Totals</b> 120,000 units @ 1.0000 = \$120,000.00	<b>Totals</b> 10,768.00 units @ 1.0000 = \$10,768.00	<b>Totals</b> 130,768.00 units @ 1.0000 = \$130,768.00

## Quarterly Activity (January 1, 2009 – March 31, 2009)

Transaction Date	Work Date	Subaccount	Hours	Contributions	Unit Value	Units Purchased
1-5-2009	1-2009	Regular	160.00	\$96.00	1.0000	96.0000
1-5-2009	1-2009	401(a)	160.00	\$160.00	1.0000	160.0000
2-5-2009	2-2009	Regular	160.00	\$96.00	1.0000	96.0000
2-5-2009	2-2009	401(a)	160.00	\$160.00	1.0000	160.0000
3-5-2009	3-2009	Regular	160.00	\$96.00	1.0000	96.0000
3-5-2009	3-2009	401(a)	160.00	\$160.00	1.0000	160.0000
3-5-2009	N/A	Rollover	N/A	10,000.00	1.0000	10,000.0000

records or paycheck stubs and what is reported on the benefit statement for that time period, please contact Participant Services at the Trust Office for assistance.

### 3 – Carpenters Health and Security Plan

This section lists the hours reported to the Carpenters Health and Security Plan over the past 12 months. Remember, 275 hours in a three-month period provides three months of eligibility in this plan after the lag month. This formula also can provide future eligibility which, if available, is listed in this section. Hours worked in another jurisdiction are prorated.

### 4 – Carpenters-Employers Vacation Plan

This section lists hours and contributions reported to the Carpenters-Employers Vacation Plan each month during

the quarter. It also lists the contributions transferred to your account at Qualstar Credit Union and the date those contributions were transferred to Qualstar.

### 5 – Carpenters Retirement Plan

This section lists the last five years of activity in this plan on a year-by-year basis, including hours worked, employer contributions, the benefit factor for the current year, the monthly benefit earned for that year and the credited service earned for the year. All service earned prior to these five years is combined into a single listing at the top of the section.

### 6 – Carpenters Individual Account Pension Plan

This section lists activity in each of the three subaccounts in this plan – the Regular Subaccount which currently receives \$.60 per hour for each hour worked, the 401(a) Supplemental

Contributions Subaccount which is \$0, \$1, \$2, or \$3 per hour depending on your employment classification, and the Rollover Subaccount which allows you to transfer funds from another qualified plan to this plan.

All contributions and investment earnings are now listed on a single benefit statement. Previously, this information was provided on separate benefit statements. The new benefit statement will list the total contributions for each subaccount and the combined total for all three subaccounts. The

account total will also be listed in “units.” This is an accounting method that allows the trust to provide interest to contributions based on the month the hours were worked instead of the month the contributions were received by the trust. Those of you who have 401(a) contributions are already familiar with this accounting method.

If you have questions or concerns about the information on this statement, please contact Participant Services at the Trust Office. If there is a discrepancy between your personal records and the enclosed benefit statement, you must contact Participant Services as soon as possible but not later than 60 days from the date on the benefit statement.

# Pension Estimator Available *On Website*

The Board of Trustees is pleased to provide you with a new interactive pension estimator at [www.ctww.org](http://www.ctww.org). With the new estimator, you can estimate your retirement benefits/balances on any future date. This is an important tool to help you with your retirement planning.

To estimate your benefit balances, you will be asked for the following information:

- Participant's date of birth and spouse's date of birth (if you want to calculate a joint and survivor benefit).
- Month and year of expected retirement, or your age at retirement.
- Hourly 401(a) Supplement Contribution (\$0, \$1, \$2, or \$3) and estimated annual investment return for individual account plan.
- Estimated annual hours you will work each year until retirement.

Then, from a recent benefit statement, enter the following:

- Total monthly benefit accrued to date in the Carpenters Retirement Plan and total service credits accrued to date in the Carpenters Retirement Plan.
- Total account balance accrued to date in the Carpenters Individual Account Pension Plan.
- Year-to-date hours in both pension plans.

With this information entered into the pension estimator, the estimator will provide you with a projection of your retirement benefits/balances based on the assumptions and statement data you provided. You can also estimate the effect of using the pension enhancement option.

You can either select an amount of your projected Carpenters Individual Account Pension Plan balance to convert to a monthly benefit, or you can select a desired amount to increase your projected monthly benefit, and the estimator will calculate how much of your Carpenters Individual Account Pension Plan balance it will take to buy the desired monthly amount.

With the new pension estimator, you can run as many "what if" projections as you wish, at any time, to compare the effect that different retirement dates, different investment earnings rates, and different hours of estimated future work might have on your potential future benefits/balances.

We recommend that you spend some time with the new pension estimator. Please contact the Retirement Department at the Trust Office if you have questions, suggestions, or concerns.