



CARPENTERS TRUSTS

of Western Washington

Health and Security Retirement Vacation Industry Fund

Warning! Discarding this letter may be harmful to your health

It's true what they say: good health is its own reward. It helps you lead a long and fulfilling life, and that's important to a family-first community like the carpenters. But how often do you think about your health in terms of your financial security? After all...

- Staying healthy protects your ability to work and earn a living.
- Staying healthy preserves your eligibility for fringe benefits.
- Staying healthy minimizes out-of-pocket expenses for procedures and medications.
- Staying healthy lowers medical costs, which can mean more money for wages and other fringes.

When you really think about it, good health is priceless. It's therefore in your best interest, personally and financially, to take advantage of any activity or program that can help you stay healthy. With your financial security in mind, the Board of Trustees has recruited an A-Team of health and wellness experts to create **Built to Last**, a comprehensive program to help you get and stay healthy.

Introducing... Built to Last, the Carpenters Wellness Program

First, let's understand what we mean by wellness—it means being actively engaged in maintaining and improving your health. **Built to Last**, the Carpenters Wellness Program helps you do that with one-to-one telephone coaching for chronic health conditions and smoking cessation. The program offers lifestyle and risk assessments to make you aware of changes you can make to prevent or control costly and devastating illnesses. On top of that, the program gives you members-only access to interactive programs, goal-setting and tracking tools, calculators, and the most credible source of consumer health information anywhere.

Earn a \$100 gift card for participating

To emphasize the belief that staying healthy makes good financial sense, our Board of Trustees has endorsed a new incentive program for eligible participants, spouses and dependents. It's called

(over, please)

phone (206) 441-6514 | administrative fax (206) 728-5648 | claims fax (206) 441-5839

2200 Sixth Avenue, Suite 300, Seattle, WA 98121-1839 | PO Box 1929, Seattle, WA 98111-1929

Carpenters Rewards. In a nutshell, you'll earn points for participating in activities and programs that help you get and stay healthy—and you'll receive a \$100 gift card if you accumulate 1,000 points by the end of 2011. Carpenters Rewards is available to all non-Medicare participants and dependents age 18 and older.

To register, you'll need the Rewards Number printed on the front of this letter

1. Visit the Mayo Clinic's EmbodyHealth Web site: www.carpentershealth.org.
2. If you have used this site before, log in with your email address and password. You will be asked to verify your registration by entering your Rewards Number (available on the front of this letter) and your date of birth.
3. If you are new to the site, click "Register Now" under "Are you a new visitor?"
4. In "Create user account," provide the required information (including your Rewards Number and date of birth) and follow the instructions.

Here's how to make wellness a habit

Getting and staying healthy is a lifelong activity. Think of it as a marathon, not a short dash to the finish line. Wellness requires a sustained effort and regular activity, which is why the Carpenters Rewards program offers an incentive for participating in multiple programs and activities, over the course of 11 months.

If you're scratching your head wondering what you can do to earn those points, don't worry. **Built to Last** has a month-by-month Wellness Calendar that provides a blueprint for building your healthy future. Visit the Trust website at www.ctww.org for details.

The closest thing to free

Our Board of Trustees has made a significant investment in **Built to Last**, the Carpenters Wellness Program. There is no copay, deductible, coinsurance, or any other out-of-pocket expense to participate in this program. If you believe nothing of value is ever free, think again. This is an excellent program that can help you make honest and significant improvements to your health. Give this new program a try. You might end up being pleasantly surprised and \$100 richer—not to mention being a healthier, stronger and happier member of the carpenters community.

Yours in good health,
Carpenters Health and Security Trust
of Western Washington

P.S. For information about **Built to Last**, the Carpenters Wellness Program, visit the Trust website at www.ctww.org.