

CARPENTERS HEALTH AND WELFARE TRUST FUND FOR CALIFORNIA

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December 30, 2015

To: Participants Enrolled in the Indemnity Medical Plan

**From: BOARD OF TRUSTEES
Carpenters Health and Welfare Trust Fund for California**

Re: Anthem Identity Protection Services

Anthem Blue Cross has notified the Fund Office that it will offer identity protection for all Eligible Participants of the Carpenters Health and Welfare Trust Fund for California who are enrolled in the Indemnity Medical Plan as of January 1, 2016.

The identity protection services offered as of January 1, 2016, are not the result of any cyber-attack activity, but are part of the commitment to protect members' personal information.

- Service is available for all Participants enrolled in the Indemnity Medical Plan with Eligibility as of January 1, 2016, and will continue as long as you remain eligible.
- AllClear ID services include identity repair should you become a victim of identity theft, as well as credit and identity theft monitoring with alerts when accounts are opened in your name. These are the same as the services offered to those impacted by a cyber-attack on Anthem in February 2015. Identity protection services for Anthem Blue Cross members that were impacted by the cyber-attack will continue until early 2017, or later if you still have Eligibility through Anthem Blue Cross.

To learn more, visit <https://anthemcares.allclearid.com> or call (855) 227-9830, Monday-Saturday from 8:00 AM – 8:00 PM CST. If you have questions, you'll be able to work directly with AllClear ID. You may also contact the Fund Office by sending an e-mail to benefitservices@carpenterfunds.com or calling the Benefit Services Department at (510) 633-0333 or toll free at (888) 547-2054.

Grandfathered Health Plan: The Board of Trustees of the Carpenters Health and Welfare Trust Fund for California believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act ("the Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan administrator or the Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This Web site has a table summarizing which protections do and do not apply to grandfathered health plans.