

CARPENTERS HEALTH AND WELFARE TRUST FUND FOR CALIFORNIA

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April 13, 2016

Re: **Carpenters Health and Welfare Trust Fund for California**

Important Information about the Anthem Blue Cross Prudent Buyer Hospital Network – Contract Negotiations with Adventist Health

Anthem Blue Cross has reached agreement with Adventist Health Care.

Anthem Blue Cross and Adventist Health Care announced that they have reached agreement on becoming a Preferred Provider Organization (PPO) effective June 1, 2016. This means services incurred on June 1, 2016 and after will once again be covered at in-network benefit levels at all Adventist Health Care facilities. Services provided by Adventist Health Care in April and May 2016, will be covered at the Plan's reduced out-of-network benefit levels.

When evaluating where you seek treatment and how that impacts your portion of total costs, we encourage you to compare costs at all network facilities by using Anthem's Cost Compare tool which can be accessed on line at www.anthem.com/ca.

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 website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,

BOARD OF TRUSTEES