



November 16, 2012

To: All Active and Retired Participants of the Carpenters Health and Welfare Trust Fund for California

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

Re: Addition of a New Hearing Aid Provider Network (HearUSA) Effective January 1, 2013

The Board of Trustees of the Carpenters Health and Welfare Trust Fund is pleased to announce the addition of a new network of Hearing Aid Providers effective January 1, 2013.

Eligible Participants, Retirees and dependents are now able to take advantage of services from the HearUSA Hearing Care Network. HearUSA has a network of accredited audiologists and licensed hearing aid providers with over 2,500 locations nationwide. Using the network may reduce your out-of-pocket cost when purchasing hearing aids.

Carpenters Health and Welfare Trust Fund for California Plan Benefits

For Plan A, Plan R and Retired Participants in the Indemnity Medical Plan or Retired Participants in the Health Net Plan: The Fund will pay up to a maximum of \$800 per ear up to once every three years for the purchase of hearing aids, including the examination and all repairs or servicing.

For Plan B and Flat Rate Plan Participants in the Indemnity Medical Plan: The Fund will pay 80% of Allowed Charges up to a maximum of \$800 per ear up to once every three years for the purchase of hearing aids, including the examination and all repairs or servicing.

HearUSA is offering significant savings on three of their top selling Siemens hearing aids:

- ***Siemens Model 101 - \$1,000 (cost for each hearing aid)***
This model features 6 channels of signal processing, a wide variety of styles and sizes to meet individual needs, and is compatible with the optional Siemens convenience charger.
- ***Siemens Model 301 - \$1,250 (cost for each hearing aid)***
This model features 8 channels of digital signal processing, a wide variety of styles and sizes to meet individual needs (including a range that are nearly invisible), is fully compatible with optional Siemens accessories, including wireless remote controls, Bluetooth accessories and convenience charger.
- ***Siemens Model 501 - \$1,500 (cost for each hearing aid)***
This model features 12 channels of state-of-the-art digital signal processing, individual learning functionality, a range of styles including nearly invisible products, and is fully compatible with optional Siemens accessories including Bluetooth streaming of audio input (television, cell phones, music players), as well as wireless remote control units and convenience charger.

All prices above include professional services, the hearing aid, batteries for the first year and follow up visits for the first year. Another important benefit is the Siemens loss/damage warranty, where a lost or damaged hearing aid will be replaced within the first year, one time only, between \$200 and \$270, depending on the model.

Plan Benefit Example:

If you chose to purchase the Siemens Model 301 and are eligible for an \$800 hearing aid benefit, your out-of-pocket cost will be \$450 (\$1,250 hearing aid cost, less \$800 Plan benefit).

How do I locate a Hear USA provider?

Simply call (800) 442-8231 and they will locate and schedule an appointment with a HearUSA hearing professional near you. For additional information, call the Fund Office at (510) 633-0333 or toll-free at (888) 547-2054.

All claims should be sent to:

Carpenters Health and Welfare Trust Fund for California
265 Hegenberger Road, Suite 100
Oakland, CA 94621-1480
Attn: Claims Department

GRANDFATHERED HEALTH PLAN: The Board of Trustees of the Carpenters Health and Welfare Trust Fund for California believes the Medical 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.

Please keep this notice with your benefit booklet. If you have any questions, please contact Benefit Services at the Fund Office at (510) 633-0333 or toll free at (888) 547-2054. You may also send an e-mail to benefitservices@carpenterfunds.com. Forms and information can be found on our website at www.carpenterfunds.com.

The Trustees work diligently to protect your Plan and access to your Plan and only the Board of Trustees maintains the right to change or discontinue the types and amounts of benefits under this Plan. This notice is intended as a summary only, and actual Plan documents will be used to interpret the Plan. Only the full Board of Trustees is authorized to interpret the Plan. The Board has discretion to decide all questions about the Plan, including questions about your eligibility for benefits and the amount of any benefits payable to you. No individual Trustee, Employer or Union Representative has authority to interpret this Plan on behalf of the Board or to act as an agent of the Board. In the event of a dispute between this summary notice and the Rules and Regulations of the Plan, the Rules and Regulations will prevail.