

**CARPENTER FUNDS ADMINISTRATIVE OFFICE OF NORTHERN CALIFORNIA**

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December 20, 2013

**To: Participants Enrolled in the Indemnity Medical Plan**

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

**Re: Anthem Blue Cross Prudent Buyer Hospital Network – Contract Negotiations with Sutter Health System**

**Anthem Blue Cross has reached agreement with Sutter Health System.**

We understand the importance of receiving the most current news about important Health Plan issues as soon as possible. Participants who previously elected to receive Plan information electronically were notified on December 17<sup>th</sup>, about a new Anthem Blue Cross / Sutter Health agreement. **So that you will be included in future electronic notices, please complete and return the enclosed form today.**

Anthem Blue Cross and Sutter Health System announced that they have reached agreement on a Preferred Provider Organization (PPO) contract beginning January 1, 2014. This means services provided to Indemnity Participants and Dependents will continue to be covered at in-network benefit levels at all Sutter Health facilities and doctor offices.

Although Anthem Blue Cross and Sutter Health System have come to an agreement, in 2013 treatment received at Sutter facilities cost millions of dollars more than what would have been paid at other facilities for the same services. 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 online at [www.anthem.com/ca](http://www.anthem.com/ca).

For a list of alternative facilities not affiliated with Sutter Health, please refer to the letter mailed to you on December 2<sup>nd</sup>, 2013. You can obtain a duplicate copy of the letter by visiting [www.carpenterfunds.com](http://www.carpenterfunds.com), by emailing [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com) or by calling the Fund Office Benefit Services Department 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

## **ELECT TO RECEIVE YOUR PLAN MATERIALS ELECTRONICALLY!**

The Carpenter Funds Administrative Office is encouraging Participants to receive materials for the various Northern California Carpenters Plans by email. ***Participating in Electronic Delivery ensures you fast online delivery of the most current Plan notifications and materials, saves printing and postage cost, and allows more of your contributions to be spent on your benefits.***

**How to get started today:** Complete the Electronic Delivery Election Form below and return it to the Trust Fund Office. Once received, the Trust Fund Office will send future Plan notices to you via email when available electronically. If a notice is not available electronically we will send it to you by U.S. mail.

Just complete the form below and return it to the Trust Fund Office by email, fax, or U.S. Mail:

**Email:** [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com)  
**Fax:** (510) 633-0215  
**Mail:** Carpenter Funds Administrative Office of No. CA  
PO Box 2280, Oakland, CA 94621-0180

You may withdraw your consent at any time by contacting the Trust Fund Office at: [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), or by calling (510) 633-0333 or Toll-Free (888) 547-2054. See the reverse side for more details. **Get started today!** .

### ***Delivery of plan documents is fast, convenient, and efficient!***

- **What is the difference between electronic Summary Plan Description booklets, Summary of Material Modifications, and Notices, and paper versions?** Electronic materials are emailed, typically in Portable Document Format (PDF), and are identical to the paper versions you've been receiving.
- **Do I need special hardware or software to view electronic documents?** You will need an internet connection, along with a computer and operating system capable of receiving, accessing and displaying and either printing or storing the electronic documents received. Your electronic materials will usually be delivered in the Portable Document Format (PDF). You should have Adobe Reader to access PDF files. You can learn more and download Adobe Reader directly from Adobe's web site, [www.adobe.com](http://www.adobe.com).
- **Is there a cost for electronic Summary Plan Description booklets, Summary of Material Modifications, and Notices?** There is no charge for accepting materials online.
- **What if my email address changes?** You can change your email address at any time by contacting the Fund Office at [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), or by calling (510) 633-0333 or Toll-Free (888) 547-2054. The change must be in writing, with your signature.
- **How do I withdraw my consent to electronic delivery, and reset my preferences to U.S. Mail?** Your consent to electronic delivery of Plan documents is valid unless and until you withdraw your consent. You can withdraw your consent and reset your preference to mail at any time by contacting the Fund Office at [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), or by calling (510) 633-0333 or Toll-Free (888) 547-2054. The change must be in writing, with your signature.
- **Will I receive any paper mail from the Carpenter Funds Administrative Office if I sign up?** While e-Delivery may significantly reduce the amount of mail we send you, certain documents and service-related correspondence will continue to be sent via U.S. Mail. Additionally, you may request a paper copy of any documents received electronically.

**KEEP THIS INFORMATION FOR YOUR RECORDS**



## **ELECTRONIC DELIVERY ENROLLMENT**

Unless otherwise instructed, this enrollment will be used for all possible notices and disclosures including Health & Welfare, Vacation, Pension and Annuity records and payments.

(Please Print) Name:	<input type="checkbox"/> Active	<input type="checkbox"/> Retired
UBC#, SSN or CFAO ID#:	Phone #:	
Street Address:		
City:	State:	Zip Code:
Effective Date of Change:	Local Union:	
<b>Email Address</b> (For the receipt of important notices and disclosures):		
Signature:	Date Signed:	

**Mail, Fax or Email this Form to:**

Carpenter Funds Administrative Office of Northern California, Inc.  
PO Box 2280  
Oakland, CA 94621  
PHONE (510) 633-0333 or (888) 547-2054  
FAX (510) 633-0215

If you've provided your UBC# or CFAO ID#, you may email your form to:  
[benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com)

**We do not encourage electronic transmittal of documents containing your SSN**