



June 26, 2009

TO: All Retired Plan Participants

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

**RE: Children's Health Insurance Program (CHIP)
Special Late Enrollment Provisions – Effective April 1, 2009**

This notice describes circumstances that allow for late enrollment in the Retiree Health Plan, in addition to those described on page 14 of your Summary of Benefits booklet.

Effective April 1, 2009, provided that you otherwise meet all eligibility requirements for Retiree Health and Welfare Coverage, you and your Dependent may also enroll in this Plan late if you (or your Dependent):

- Have coverage through Medicaid or a State Children's Health Insurance Program (CHIP) and you (or your Dependent) lose eligibility for that coverage. However, you must request enrollment within 60 days after the Medicaid or CHIP coverage ends.
- Become eligible for a premium assistance program through Medicaid or CHIP. However, you must request enrollment within 60 days after you (or your Dependent) are determined to be eligible for such assistance.

Under the Fund's rules, a Dependent may not enroll in the Plan unless the Retiree is also enrolled, except in the case of a Surviving Spouse.

Please keep this notice with your benefit booklet. If you have any questions, please call Benefits Services at the Trust Fund Office at (510) 633-0333 or toll free at (888) 547-2054. You may also send an e-mail to benefitservices@carpenterfunds.com.

Sincerely,

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