



**CARPENTER FUNDS ADMINISTRATIVE OFFICE
OF NORTHERN CALIFORNIA, INC.**

carpenterfunds.com

265 Hegenberger Road, Suite 100
Oakland, California 94621-1480
Toll-Free: (888) 547-2054
Phone: (510) 633-0333

November 5, 2025

MEMORANDUM

To: CONTRIBUTING EMPLOYERS

**From: Pauline Hann
Director of Benefit Services**

Re: Flat Rate Health and Welfare Plan

The Carpenters Health and Welfare Trust Fund offers a special "Flat Rate" Plan to Signatory Employers who wish to provide Health and Welfare coverage to their non-bargaining employees at group rates.

The Plan is opened one time each year to allow Employers the opportunity to enroll their non-bargaining employees; this year the Open Enrollment period is November 1, 2025 to December 8, 2025, with an effective date of January 1, 2026. A Signatory employer may elect to participate in the Flat Rate Plan outside the annual open enrollment period by submitting a Flat Rate Plan Subscriber Agreement and proof of prior continuous Health and Welfare coverage for all newly enrolled non-bargaining unit employees.

The Plan, which also covers eligible dependents, offers Plan Participants a choice of two medical providers: Kaiser or the Indemnity Plan. Dental, Prescription Drug, and Vision Benefits are also included.

Effective January 1, 2026, the cost of the Flat Rate Plan is \$2,122.80 per month, per eligible employee. January 2026 contributions are due in December 2025, on the reporting form for November 2025 work hours for bargained employees.

Please refer all questions regarding the Flat Rate Plan to:

- benefitservices@carpenterfunds.com
- Jessica Pedroza, Manager of Benefit Services (510) 639-3945
- Lisa Richardson, Benefits Supervisor (510) 639-3950
- Barbara Macias, Benefits Supervisor (510) 639-3978
- Pauline Hann, Director of Benefit Services (510) 639-4301

FLAT RATE QUESTIONS & ANSWERS

Q) *Which employers can participate in the Flat Rate Health and Welfare Program?*

Only employers that are currently signatory to the Carpenters 46 Counties Master Agreement, or a Subscribers Agreement with the Carpenters Health and Welfare Trust Fund for California can participate. To qualify, you must have reported at least one bargaining unit employee for at least 135 hours within the past six months. New signatory employers need to report at least one bargaining unit employee for at least 135 hours within the first six months of becoming signatory.

Q) *Which employees can be enrolled for participation in the Health and Welfare plan?*

All clerical and/or full time non-bargaining unit employees that do not perform a type of work covered by a construction bargaining agreement.

Q) *What is a non-bargaining unit employee?*

An employee whether salaried or non-salaried, who is performing a type of work not covered by any construction industry collective bargaining agreement.

Q) *Can an employer elect which of his/her employees are to be enrolled?*

No. If the Flat Rate Subscriber Agreement is signed, ALL full time clerical and/or full time non-bargaining employees must be enrolled, including the employer/owner.

Q) *Can an employee choose to waive their option for enrollment into the plan?*

No. If the Flat Rate Subscriber Agreement is signed, contributions must be made for ALL full time clerical and/or full time non-bargaining employees.

Q) *Can part time employees be enrolled?*

No, only full time employees can participate. Full time employees are clerical and non-bargaining unit employees who work 17.5 or more hours per week. Upon signing of the subscriber agreement all full time employees require enrollment.

Q) *Can an employer elect to discontinue participation in the Flat Rate program?*

Yes, however, the employer shall not be given the opportunity to re-enroll in the Flat Rate Program without consent of the Health and Welfare Board of Trustees.

Q) *How are payments made to the Trust Fund?*

The total Flat Rate Plan monthly fee due for eligible employees are reported and paid with the monthly Employer Report of Contributions.

If your company is interested in more information about the Flat Rate Plan, please contact the Fund Office at:

Benefit Services:

Toll Free: (888) 547-2054

Direct Dial: (510) 633-0333

Email: benefitservices@carpenterfunds.com