



CSSAAC

**Washington
Carpenters**



The Southwest Carpenters Vacation, Sick leave and Paid Time Off Plan

- Vacation contributions are made by your employer based on hours worked, work area and work type as required by your CBA.
- Contributions made to the Plan are Post-Tax.
- The distribution of benefits is made to Participants according to the Plan rules.

Four wooden blocks are arranged in a row on a light-colored surface. The first three blocks are upright and show the numbers 2, 0, and 2. The fourth block is taller and shows the number 4 on its top face and the number 3 on its bottom face. The background is a soft-focus bokeh of warm, golden light spots.

2024
3

Regular Distribution of Vacation Plan Benefits is made to all enrolled Participants with a current address on file on December 1st of each year by check or direct deposit for the work months from September – August.

A photograph of an ATM machine with a hand holding a stack of US \$100 bills. The hand is also holding a brown leather wallet. The ATM has a keypad and a green light. The image is partially cut off by a white jagged edge.

Early Withdrawal Options – Direct Deposit Only

- Scheduled July 1st Early Withdrawal Each Year
 - One-time request
 - **Work Months of September – February**
- On-Demand Early Withdrawals
 - Up to 2 per year
 - Maximum is the balance as of the last day of the 2nd month prior to the request (Ex. April Request for Balance as of February 29)
 - Make request in MemberXG

Paid Sick Leave

WESTERN AND CENTRAL WA CONTRACTS

Access Your Benefits at Qualstar

- November contributions available mid-January
- Transferred each month thereafter

1. **Call to request a check**
2. **Visit a Qualstar branch**
3. **Use the ATM (with membership)**
4. **Online banking (with membership)**



(800) 848-0018

www.qualstarcu.com

Tacoma | Federal Way | Renton | Everett

Southwest Carpenters Health & Welfare

The Northwest Health and Security
Plan will merge with the Southwest
Carpenters Health and Welfare
Trust on January 1, 2025



ELIGIBILITY FOR HEALTH BENEFITS

The rules for establishing eligibility in the plan are similar to the rules in the Northwest Plan but are based on hours vs. dollars.

- 360 hours in a 3-6 month period to establish Initial Eligibility
- **120 hours per month to maintain eligibility**
- Excess hours are accumulated in your Hour Bank for future use.
- Eligibility ends when there are not enough work hours reported or hours saved in your Hour Bank for coverage.

Work Month	Lag Month	Eligibility Month
June	July	August
July	August	September
August	September	October
September	October	November
October	November	December
November	December	January
December	January	February
January	February	March
February	March	April
March	April	May
April	May	June
May	June	July

Reserve Bank / Buy Back



Your Dollar bank will be carried over to the Southwest Plan as of January 1, 2025 and converted to an hour bank covering the same number of months.



If your converted hour bank contains more than 720 hours, those hours will stay in your bank until drawn down and once the balance is 720 or less, the maximum accumulation will be 720 hours.



If you lose coverage due to lack of work or bank hours and you do not regain coverage within 6 months, your remaining bank will be forfeited.



3 times per calendar year, you can purchase up to 20 hours at the current contribution rate to continue coverage if your work or bank hours are insufficient.

Comparison of Available Medical Plans in Washington

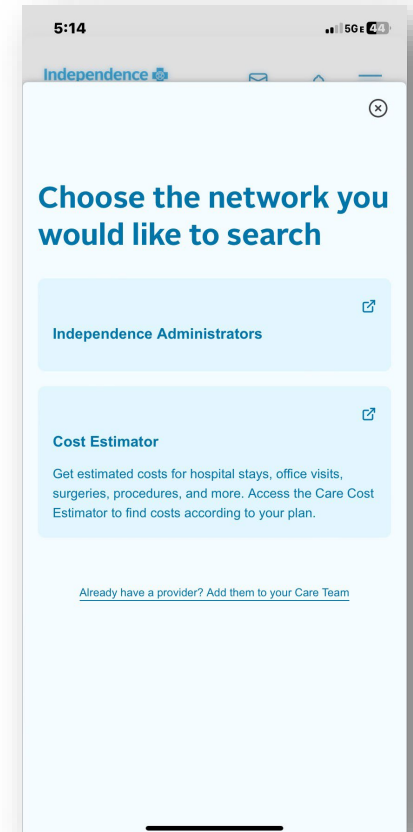
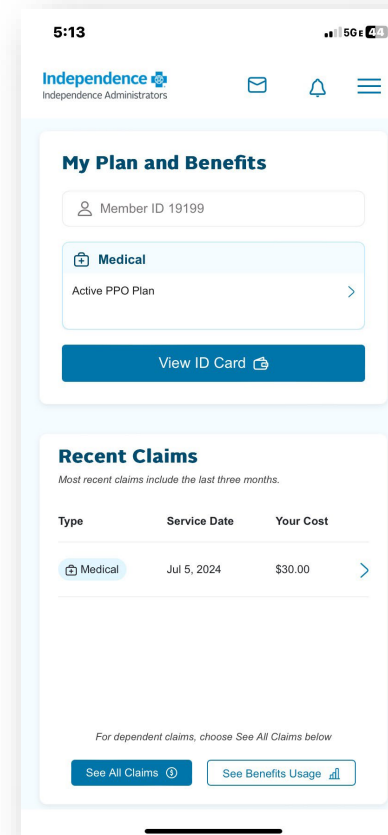
Medical Benefits	Medical PPO Plan Independence Administrators		Kaiser Plan
	In Network	Out of Network	In Network
Deductible (Self / Family)	\$0	\$500 /1500	\$250/\$500
Calendar Year Out of Pocket Max (Self /Family)	\$2,500 / \$5,000	No Max except for emergency	\$3,000/\$6,000
Hospital - Inpatient	\$500 per admission	50% after deductible	20% after deductible
Emergency Room	\$250	\$250 (50% if not a true emergency)	20% after deductible
Urgent Care	\$50	50% after deductible	\$20 (deductible does not apply)
Office Visit / Specialist	\$15/\$30	50% after deductible	\$20/\$30 (deductible does not apply)

Download the App:

IBX



- Locate Providers
- Benefit Information
- Download your Insurance Card
- Claim Status





Type of Drug	Retail Network Pharmacy (Up to a 30-Day Supply)	Mail Order Home Delivery or Smart 90
Generic	\$10 \$0 for prescription contraceptives	\$25 \$0 for prescription contraceptives
Preferred Brand	\$40	\$100
Non-preferred Brand	\$60	\$150
Specialty	\$50	\$100
Preferred/Non-Preferred Brand For Which There is a Generic Equivalent Available	You will be charged the brand copayment, plus the difference in cost between the brand and the generic	You will be charged the brand copayment, plus the difference in cost between the brand and the generic

Annual Out of Pocket Maximum \$1,000 per person / \$2,000 per family

Routine maintenance medications are covered for a 30-day supply for only 2 fills. After the 2nd fill, you will pay the retail price for the medication unless you use the mail order pharmacy or use the Smart 90 program through Walgreens or CVS (see Pharmacy Choice) to purchase a 90-day supply. Express Scripts can help you arrange for at home delivery or locate a pharmacy.



Prescription ID Card

RxBIN 610014
RxGrp SWCHWRX
Issuer 9151014609
(80840)
ID SC1234567
Name JOSEPH CARPENTER



www.carpenterssw.org

**Southwest Carpenters
Health and Welfare Trust**



[Profile](#)

[Two-step Verification](#)

[Health Profile](#)

[Pay a Bill](#)

[Payment and Invoice History](#)

[Payment Methods](#)

[Addresses](#)

[Prescription ID Card](#)

[Manage Family Access](#)

[Pharmacy Preferences](#)

[Communication Preferences](#)

[Add a Caregiver](#)

[Messages](#)



Pharmacy Preferences

Participating pharmacies

You have access to over 55,000 pharmacies in your network, including major retail, regional, and local pharmacies. Your plan gives you the choice to include either CVS or Walgreens as participating pharmacies in your network.

[Review Options](#)



[Pharmacy Preferences](#) • Participating pharmacies

Choosing a participating pharmacy

You can choose to include either CVS or Walgreens as participating pharmacies in your network. If you have covered family members on your plan, each member can choose the participating pharmacy they prefer. Selections can be made once every calendar year. [Learn more](#)

CARPENTER MEMBER (1973)

Your network currently includes: CVS


[Change Selection](#)

Choosing a participating pharmacy

You can choose to include either CVS or Walgreens as participating pharmacies in your network. If you have covered family members on your plan, each member can choose the participating pharmacy they prefer. Selections can be made once every calendar year. [Learn more](#)

Your network currently includes: CVS

Choose which participating pharmacy to include in your network. Your network will also include other major retail, regional, and local pharmacies.

Include CVS in my network

Include Walgreens in my network

Include as the participating pharmacy for all covered family members

i Your selection is valid for the calendar year. You can choose which participating pharmacy to include in your network again on 01/01/2025.

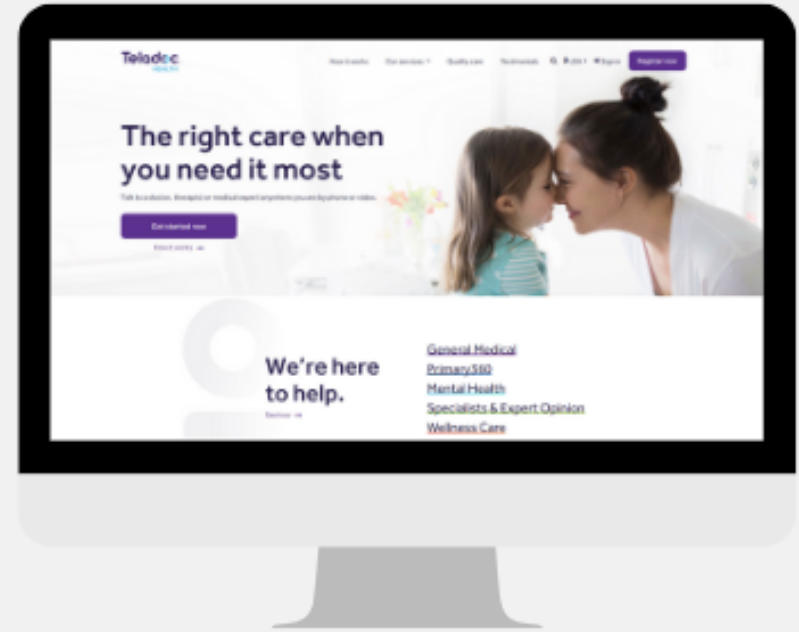


Your Low-Cost Telehealth Benefit

**Eligible Participants have access to a
doctor via video or phone 24/7/365.**

**Register to see a licensed physician anywhere, anytime, at
a low cost to you or your dependents!**

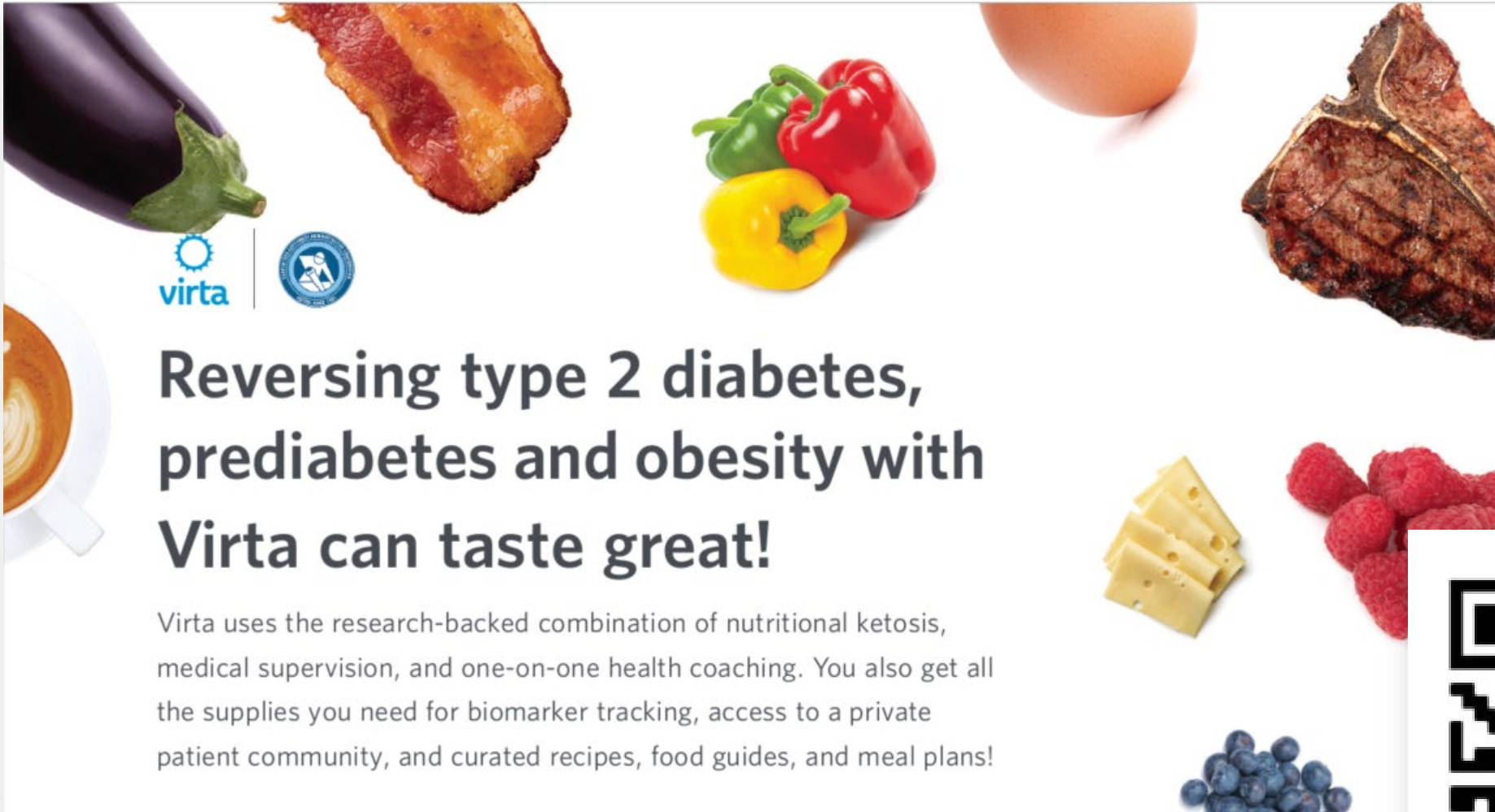
**Don't wait until you're sick! Register in advance to have easy
access to Teladoc when you need it.**



TELADOC.COM



**\$5 per
visit**



Reversing type 2 diabetes, prediabetes and obesity with Virta can taste great!

Virta uses the research-backed combination of nutritional ketosis, medical supervision, and one-on-one health coaching. You also get all the supplies you need for biomarker tracking, access to a private patient community, and curated recipes, food guides, and meal plans!



Learn more at
virtahealth.com/join/swc

Vision Benefits



Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through Southwest Carpenters Health and Welfare Trust.

Provider Network:

VSP Choice

Effective Date:

01/01/2025



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
COVERAGE WITH A VSP DOCTOR			
WELLVISION EXAM*	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$0 Up to \$39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
FRAME*	<ul style="list-style-type: none"> \$170 Featured Frame Brands allowance \$150 frame allowance 20% savings on the amount over your allowance \$80 Costco frame allowance 	\$0	Every calendar year
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses 	\$0	Every calendar year
LENS ENHANCEMENTS*	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Anti-glare coating Impact-resistant lenses Scratch-resistant coating Tinted lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175 \$0 \$0 \$0 \$0	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year

PROTEC SAFETY* (SUBSCRIBER-ONLY COVERAGE)

FRAME*	<ul style="list-style-type: none"> Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear® collection or Visionworks' safety frame selection. \$60 frame allowance for any other safety frame outside of the ProTec Eyewear collection only available from a VSP provider, 20% savings on the amount over your allowance. Certified according to the American National Standards Institute (ANSI) guidelines for impact protection 	\$0	Every other calendar year
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Dental Plan



- No Waiting Period
- See any dentist, but staying in network will lower your costs

Service	DPPO All States
Deductible	\$50/\$150
Preventive	\$0
Filling	50%
Porcelain Crown	50%
Root Canal	50%
Orthodontic - Child	50%
Orthodontic - Adult	50%
Calendar Year Max	\$3,000

MYUHC.DENTAL.COM

YOUR COMPSYCH® CARPENTERS ASSISTANCE PROGRAM (CCAP)

Certified Mental Health Support

- Drug and Alcohol Abuse
- Stress
- Anxiety and Depression
- Family and Relationship Issues
- Grief and Loss

Legal Resources

- Divorce
- Adoption
- Wills and Trusts
- Rental Assistance

Budgeting, Debt and Bankruptcy

- Mortgages and Insurance
- Retirement Planning
- Taxes

Work-Life Solutions

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

- Call: 833.792.2271 (833.SWCCAP1)
- Go to [guidanceresources.com](https://www.guidanceresources.com) or the App
- WEB ID: SWCCAP

- Free
- Confidential
- Available 24/7

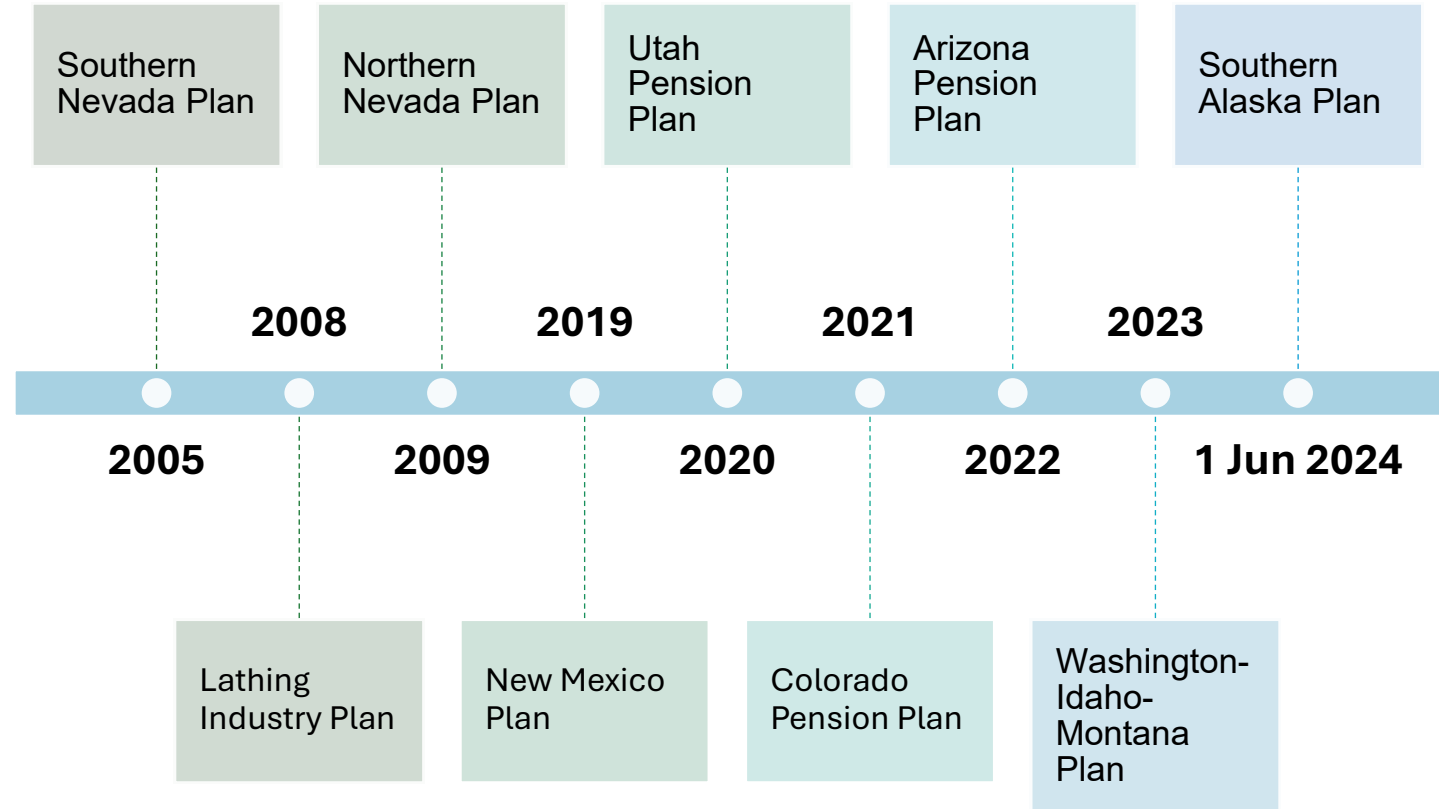


Washington Carpenters

The Northwest Carpenters Retirement Plan will merge with the Southwest Carpenters Pension Plan as of January 1, 2025

This merger will include the **Oregon-Washington** Carpenters-Employers Pension Plan which was previously merged with the Northwest Carpenters

Plans Merged with the Southwest Carpenters Pension Trust



What's going to
happen to my
Rule of 80?

Answer: the Rule remains in place

The criteria still apply:

- Age 55 (Northwest)
- Oregon – no minimum age
- “Recency” test
- Credited Service under Oregon + Credited Service under Northwest
- Fulfilling the Rule of 80 allows for unreduced Oregon/Northwest benefits – not Southwest benefits

Post-merger

- After becoming a Southwest participant, ‘pension credit’ counts the same way as Credited Service for Rule of 80
- For example, if you have 1200 hours in 2024 under Southwest, by the end of the year, you add 1 to your age and 1 to your service.

I had three-year vesting in Oregon or the Northwest – do I have to start over?

Previous rules:

- Three years of Credited Service means 100% vested (if you had an hour of service on/after July 1, 2017)

Post-merger:

- If you are already 100% vested in Northwest, you will be 100% vested in Southwest.
- If three-year vesting applied to you under Northwest (and you have not had a permanent break), you bring the three-year vesting rule with you for your Northwest and Southwest benefits
- After becoming a Southwest participant, vesting service starts at 300 hours (3/10ths) and a full year is earned at 1000 hours
- The Credited Service you had prior to the merger is added to the vesting service you earn afterwards

I want to work and receive my Oregon/Northwest pension at the same time. Can I still do that?

Previous rules in general*:

- After Normal Retirement Age, can work 480 hours per calendar year without a suspension of benefits and less than 40 hours per month thereafter
- Before Normal Retirement Age, can work 480 hours per calendar year without suspension
- Post-retirement benefit accruals earned in Covered Employment won't be paid until age 65

*There was a waiver of suspension rules 8/1/23-12/31/24.

Post-merger

- After becoming a Southwest participant, for Southwest plan benefits:
 - After Normal Retirement Age and under age 70-1/2, suspension if more than 40 hours in a month
 - Before Normal Retirement Age, suspension no matter what*
- The suspension rules for your Northwest benefits remain the same.

*There are limited specific exceptions

Can I lose my previous service under Northwest and/or Oregon?

In general:

- Northwest/Oregon One-Year Break is a calendar year of less than 300 hours.
- If you are not vested, and you have five consecutive One-Year Breaks in service, you could forfeit your previous service.

Post-merger (Southwest)

- Southwest One-Year Break is less than 500 hours in a calendar year
- If you are not vested, and you have five consecutive One-Year Breaks in service, you could forfeit your previous Southwest service.

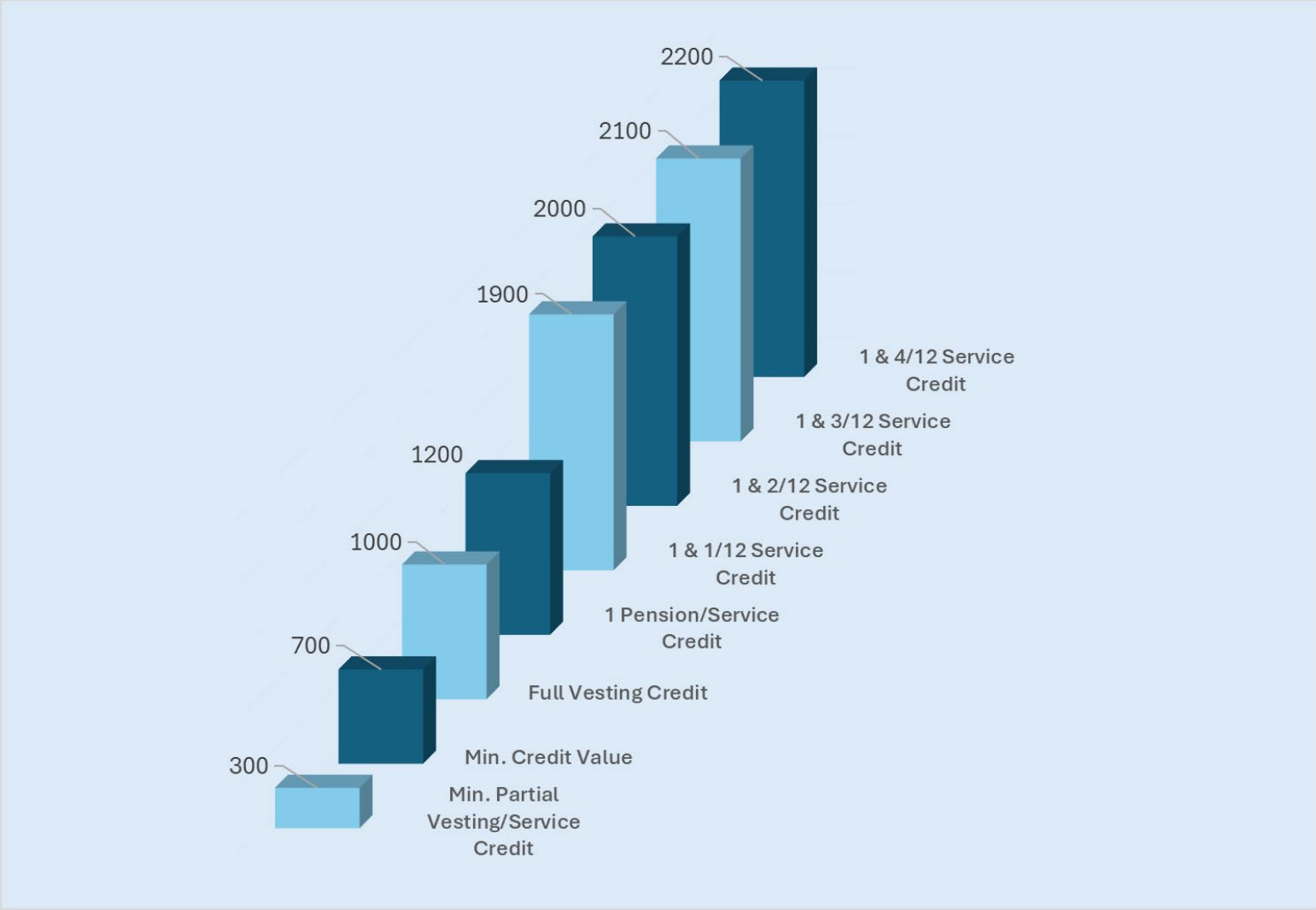


Southwest Carpenters Pension Plan

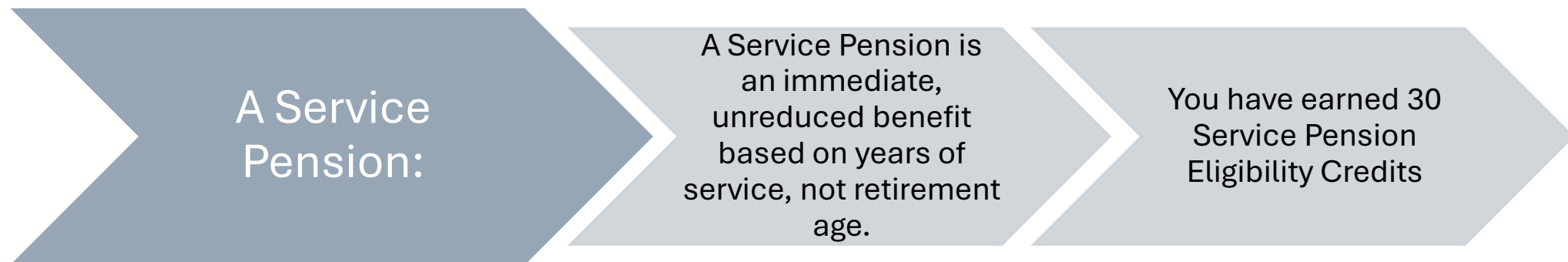
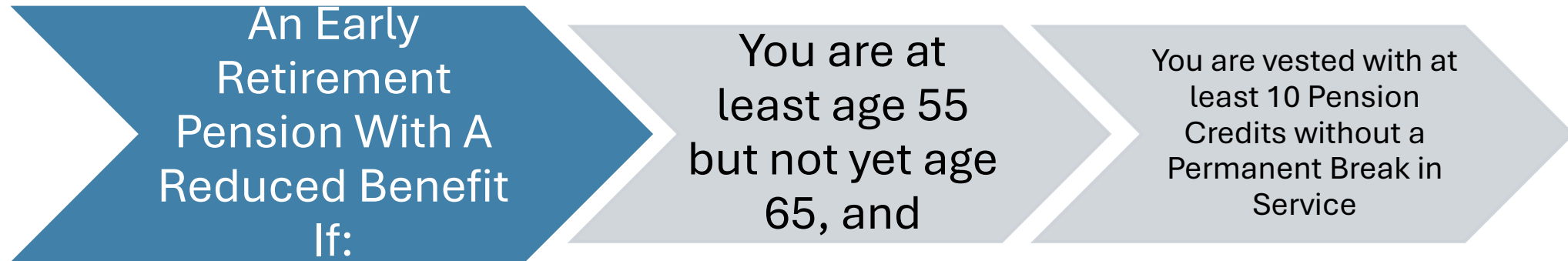
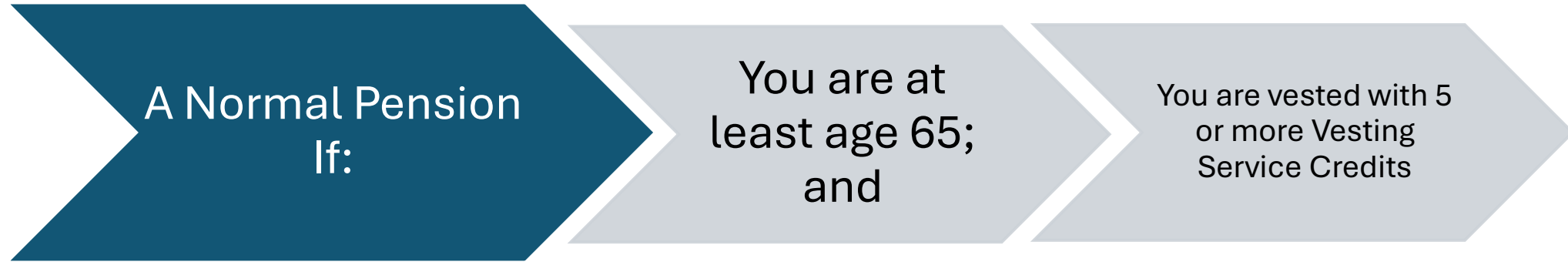
Defined Benefit Plan

- Guarantees a specific benefit once **vested**
 - At retirement
 - For life
- Based on
 - Work hours reported
 - Years of service
 - Average contribution rate
- Options at retirement
 - Timing (e.g. Early retirement / Service)
 - Benefit Form (e.g. Qualified Spouse)

Annual Credit for Hours Worked



Types of Pension



Benefit Accrual Rate Table

Hours in Covered Employment	New 2021 and later Accrual Rate
0-699	None
700-799	\$77.78
800-899	\$88.89
900-999	\$100.00
1,000-1,099	\$111.11
1,100-1,199	\$122.22
1,200-1,299	\$133.33
1,300-1,399	\$144.44
1,400-1,499	\$155.56
1,500-1,599	\$166.67
1,600-1,699	\$177.78
1,700-1,799	\$188.89
1,800-1,899	\$200.00
1,900-1,999	\$211.11
2,000-2,099	\$222.22
2,100-2,199	\$233.33
2,200 or more	\$244.44

Benefit Factor Table

Average Hourly Contribution Rate	New 2021 and later Benefit Factor
\$0.00-0.99	0.0000
\$1.00-1.24	0.2000
\$1.25-1.49	0.2500
\$1.50-1.74	0.3000
\$1.75-1.99	0.3500
\$2.00-2.24	0.4000
\$2.25-2.49	0.4500
\$2.50-2.74	0.5000
\$2.75-2.99	0.5500
\$3.00-3.24	0.6000
\$3.25-3.49	0.6500
\$3.50-3.74	0.7000
\$3.75-3.99	0.7500
\$4.00-4.24	0.8000
\$4.25-4.49	0.8500
\$4.50-4.74	0.9000
\$4.75-4.99	0.9500
\$5.00 or more	1.0000

\$ 200 Accrual Rate x 1.000 Benefit Factor = \$200 Credit Value for the Plan Year

Here's an example for a member who started making contributions in 2024

Years	Hours Worked	Pension Credits	Service Credits	Accumulated Monthly Value
2024	1800	1	1	200.00
2025	2000	1	1.167	222.22
2026	1200	1	1	133.33
2027	2200	1	1.33	244.44
2028	2200	1	1.33	244.44
Totals	9400	5	5.827	1,044.43

This chart applies only to participants working for a new or transitioning employer.

	Benefit Accrual Rate Based on Employer's First Month of Obligation					
Hours Worked in Covered Employment During the Partial Year	January or February	March or April	May or June	July or August	September or October	November or December
0-99	None	None	None	None	None	None
100-199	None	None	None	None	None	\$11.11
200-299	None	None	None	None	\$22.22	\$22.22
300-399	None	None	None	\$33.33	\$33.33	\$33.33
400-499	None	None	\$44.44	\$44.44	\$44.44	\$44.44
500-599	None	\$55.56	\$55.56	\$55.56	\$55.56	\$55.56
600-699	None	\$66.67	\$66.67	\$66.67	\$66.67	\$66.67

Payment Options

- **Single Life Annuity** - the normal form of payment for Plan participants who are not married when they retire. The Single Life Annuity provides a monthly Pension to you for your lifetime with the guarantee that if you die before receiving the guaranteed 36 monthly payments, the remainder of the guaranteed payments will be paid to your designated beneficiary.
- **50% Qualified Surviving Spouse Pension** - the normal form of payment for married Plan participants. The payments to your surviving spouse will be equal to 50% of the amount you were receiving when you died, provided you have been married for at least one year before your death. The monthly amount is a Single Life Annuity reduced to 88% plus or minus .4% for each year your spouse is older or younger than you.
- **75% Qualified Surviving Spouse Pension** - When you die, payments equal to 75% of the payment amount you were receiving will continue to your surviving spouse for his or her lifetime, provided you have been married for at least one year before your death. The monthly amount is a Single Life Annuity reduced to 83% plus or minus .5% for each year your spouse is older or younger than you.
- **Joint and Survivor Option** - an available option if you are eligible for an Early Retirement, Regular Pension or Service Pension. The Joint and Survivor Option provides a reduced monthly Pension to you for your lifetime, with 50% or 100% of your monthly Pension continuing after your death for the lifetime of your beneficiary. You must elect the Joint and Survivor Option in writing on a form prescribed by, and filed with, the Administrative Office at least 24 months before it is to take effect.

Death Benefits

- Participants are encouraged to keep a valid [Beneficiary Designation Form](#) on file with the Administrative Office to identify who is entitled to the available benefits upon your death.
- [Before Retirement](#) - Pre-Retirement benefits are paid on behalf of vested participants who die before they have had the chance to draw their benefits. When this happens, the Trust pays benefits according to Plan rules: either as a lifetime payment to a surviving spouse, or 36 monthly payments to a non-spouse or a spouse who elects this option.
- [After Retirement](#) - Post-Retirement benefits are determined by the option you select at retirement. If you are married when you retire, your spouse will be your beneficiary unless you both elect otherwise. If your pension is paid as a Qualified Surviving Spouse Pension, your spouse will receive a lifetime pension upon your death.
- [\\$1,000 Death Benefit](#) - Paid to the beneficiary of retired participants with at least 10 years of Southwest Plan Pension Credit.



Washington Carpenters

The Northwest Carpenters
Individual Account Pension Plan
will merge with the Southwest
Carpenters Annuity Fund as of
January 1, 2025

Merger Overview – Defined Contribution Plans

- Currently (before merger):
 - One plan - IAPP

Post-merger:

- IAPP (with Milliman) continues
- No employer contributions into IAPP
- 401(k) can continue into IAPP
- No action required
- Southwest Annuity (Empower) receives employer contributions
- Two (2) accounts

Individual Account Pension Plan (IAPP)

- Current features:

- Three-year vesting
- Five subaccounts
- Can choose how funds are invested
- Accepts Rollovers
- Allows Hardship withdrawals
- 401(k) feature

- Post-merger (Southwest Annuity)

- All accounts 100% vested, even if not previously vested
- One account (employer contributions)
- Can choose how funds are invested
- Accepts Rollovers
- No loans, no hardship withdrawals*
- 401(k) only into IAPP for certain OR/WA employers

* See next slide

IAPP compared to Southwest Annuity

• IAPP Features

- Age 59-1/2 withdrawals allowed
- Hardship withdrawals allowed
- Age 55 for Early Retirement

Southwest Annuity

All IAPP features listed on the left are 'grandfathered' and will remain for your IAPP account.

IAPP compared to Southwest Annuity

IAPP Administrative Charges

- \$6.42 per month for recordkeeping and administration
- \$77.04 per year

Southwest Annuity Administrative Charges

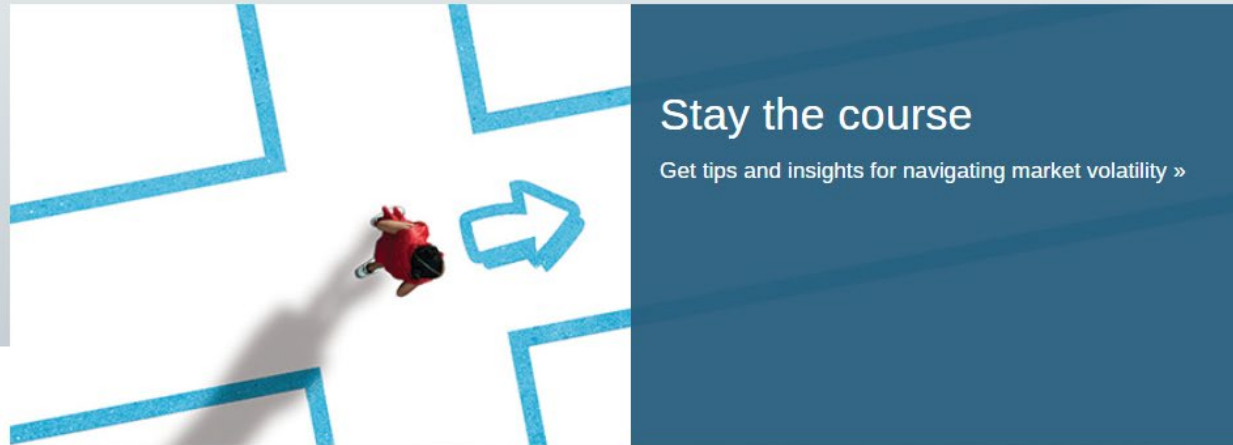
- \$6.25 per calendar quarter
- \$25.00 per year



Southwest Carpenters Annuity Fund

Defined Contribution Plan

- **100% Vested**
- **Employer Contributions**
- **Option to Choose Investments**
- **Withdrawal Upon**
 - Retirement at Normal Retirement Age (65)
 - Retirement from a Carpenters Pension Plan (any age)
 - Disability
 - Termination of Participation (12 months with no contributions)
 - Death (to your Beneficiary)
- **No Loans or Hardship Withdrawals**



Participant Login

Username

Password

[Login help?](#)

SIGN IN

REGISTER



Get a complete view of all your finances

Link outside accounts for a 360 view of your financial life.



Changing jobs or retiring?

We can help make it easier to decide what to do with your retirement savings.



Empower Security Guarantee

Protecting your account and your information is our priority

Your investment lineup

Stable Value

Guaranteed Income Fund

Fixed Income

Vanguard Inflation-Protected Securities Fund *

Vanguard Total Bond Market Index Fund Institutional Shares *

Stock funds

Large-Cap

Dryden S&P 500 Index Fund

Stock funds (continued)

Mid-Cap

Mid Cap Value / Robeco Boston Partners Fund

Mid Cap Growth / TimesSquare Fund

Small-Cap

Small Cap Value / Kennedy Capital Fund

Vanguard Small-Cap Index Fund Admiral Shares *

International

Vanguard Total International Stock Index Fund Institutional Shares *

Goldman Sachs GQG Partners International Opportunities Fund Class R6 *

*Registered mutual fund

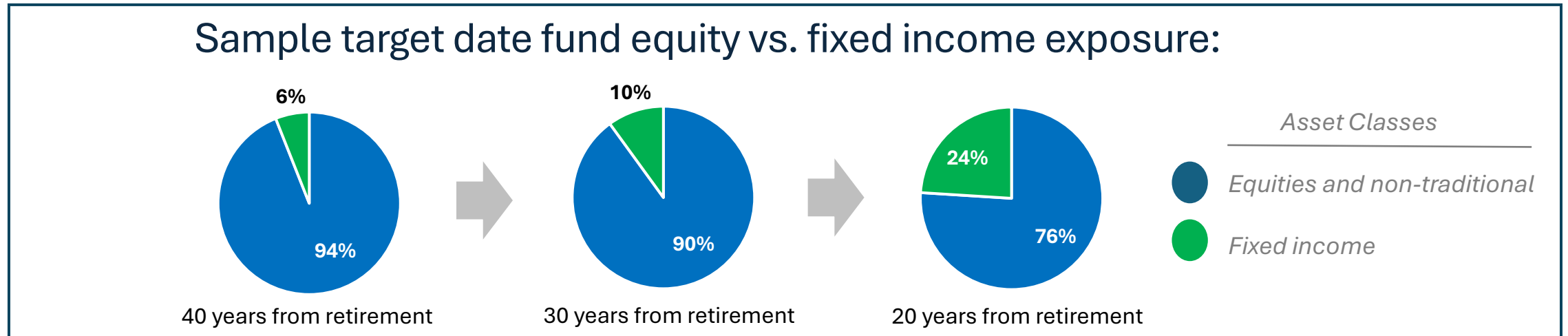
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Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing

Investing involves risk, including possible loss of principal.

Consider a target date investment

- *Select the fund whose target date most closely matches the date you expect to retire and may begin withdrawing money.*
- *Your investment's allocations automatically rebalance over time to a more conservative approach by lessening equity exposure and increasing exposure to fixed-income-type securities as you move closer to your chosen date of retirement.*



The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

Age Based Investments

Target Date Category

Prudential Day One® Income Fund

Prudential Day One® 2015 Fund

Prudential Day One® 2020 Fund

Prudential Day One® 2025 Fund

Prudential Day One® 2030 Fund

Prudential Day One® 2035 Fund

Prudential Day One® 2040 Fund

Prudential Day One® 2045 Fund

Prudential Day One® 2050 Fund

Prudential Day One® 2055 Fund

Prudential Day One® 2060 Fund

Prudential Day One® 2065 Fund

If you do not make an investment election, your account will be invested in the Plan's default fund; the *Prudential Day One® Fund* with the target date that is closest to the date on which you will attain age 62.

The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

Additional Annuity Information

- **MemberXG** will display your work history and employer contributions to the Annuity Fund but your account balance, including investment returns, is maintained by Empower. To see your account balance and investments, you will need to log on to swcarpentersannuity.org or contact Empower.
- Keep your beneficiary up to date, especially if you are not married or if you become divorced. A divorce decree does not automatically change your beneficiary designation. You can locate and submit a beneficiary form in the Document Center on MemberXG or download a form at carpenterssw.org.
- Be sure to update the Administrative Office if you change your address so you can continue to receive statements and important plan information.
- Though Empower is the Recordkeeper for the Annuity Fund, applications for a distribution of plan benefits (i.e. Retirement) are submitted to the CSAC Administrative Office. Allow up to 90 days for processing.
- If you need assistance, contact the Annuity Department at the CSAC Administrative Office at (213)386-8590 or (800)293-1370 or email: swannuity@carpenterssw.org.



MemberXG Benefits You!



View:

- Work History
- Vacation Payment History
- Health Plan Eligibility
- Beneficiary Information
- Pension Credits

Submit:

- Medical/Dental Enrollment
- Beneficiary Form
- Reciprocity Form
- July Vacation Request
- Participant Information Form

Requests and Payments:

- Request On Demand Withdrawals
- Upload Direct Deposit Information
- Pay Premiums



Scan Code to Register with your First and Last Name, Birth Date, Zip Code and Last 4 digits of your SSN*

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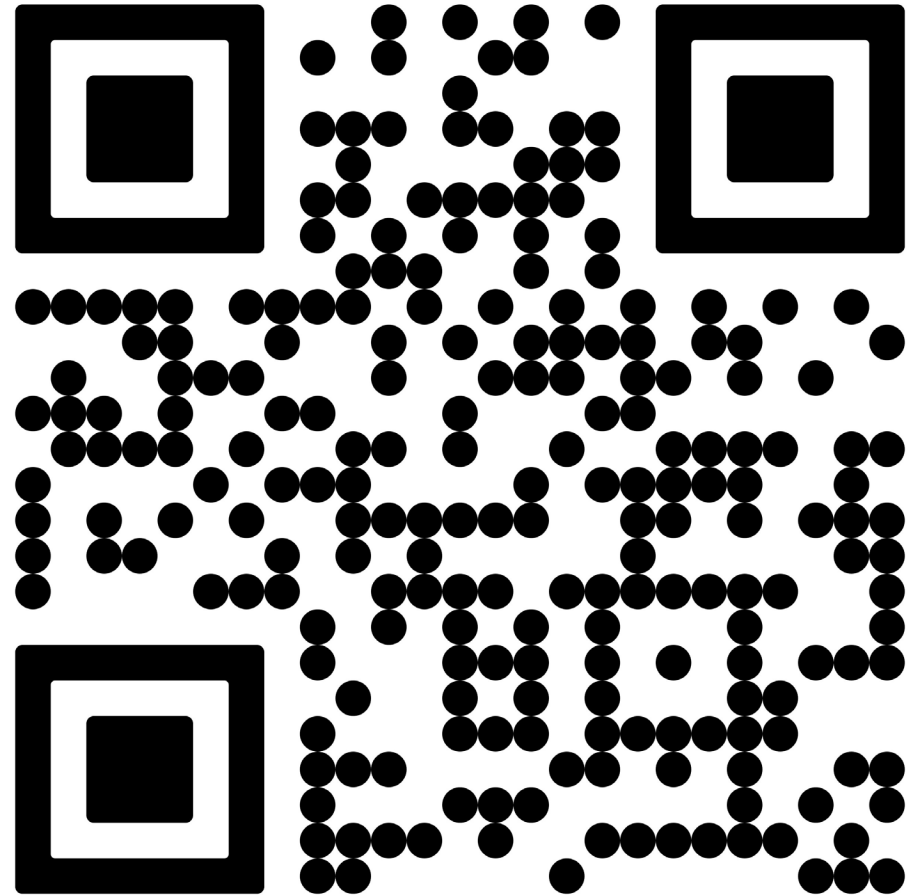
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