



A quick look at

THE BENEFITS OF BEING A SOUTHWEST CARPENTER

Southwest Carpenters offers comprehensive benefits to all eligible participants and their eligible dependents in AZ, CA, CO, NV, NM, West TX, UT and WY. To be eligible, participants must meet a work hours requirement.



GOLD PLAN

← Coverage offered to members and their families.



MEDICAL

- No additional costs for spouse or dependent coverage.
- Anthem PPO – 90/10 plan with a low deductible offered in all areas.
- Kaiser HMO - Easy copayments and a low deductible



DENTAL

- UHC Dental Coverage with PPO, INO or DC options that provide comprehensive dental benefits including preventative services like x-rays, exams and cleanings at no cost. Orthodontics are also covered for children and adults.



VISION

- UHC Vision coverage with low copays for exams, prescription lenses or contact lenses every 12 months and for new eye glass frames every 24 months.



VACATION | SAVINGS

A Vacation Benefit is part of most commercial construction agreements. Enjoy the holidays or a summer vacation with distributions from the Vacation plan on July 1 and December 1 to eligible participants.



BRONZE PLAN



PRESCRIPTION RX



MEDICAL

Coverage offered at no cost for the individual with a self-payment required for dependent coverage.

- A lower tier PPO plan offered through Anthem providing basic preventative care at no cost and medical coverage with a deductible of \$3,000/6,000 (individual/family). This plan is not offered in some jurisdictions or labor agreements.

Comprehensive Prescription Drug benefits are offered through the Anthem Gold, Anthem Bronze and Kaiser HMO with a \$10 copayment for most generic drugs.



DISABILITY

Participants receive work hour credits for disability hours following an injury or illness that prevents them from performing the regular and customary duties of their job.



LIFE INSURANCE

Participants eligible for the Gold benefits are also eligible for Life Insurance and AD&D insurance of \$20,000 and other benefits through MetLife.



RETIREMENT

← Coverage offered to members for their retirement.



ANNUITY

Certain labor agreements in jurisdiction of the Southwest Regional Council of Carpenters offer a Defined Contribution Plan or Annuity in addition to a traditional pension. This plan offers retirement savings that is available in a lump sum at retirement. Contributions to this plan a paid by the employer on the participants behalf.



PENSION

When working under a participating collective bargaining agreement, the Southwest Carpenters Pension Trust offers the opportunity to earn a retirement benefit that can provide the financial security of a steady monthly income throughout retirement with a Defined Benefit pension plan. Contributions to this plan a paid by the employer on the participants behalf.

