



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 Arizona, California, Colorado, Nevada, New Mexico, West Texas, Utah and Wyoming. To be eligible, participants must meet a work hours requirement.

- ← Participants choose from a variety of plans when they become eligible for benefits and during annual Open Enrollment. Note that some plans are only available in certain areas.
- ← Participants and enrolled dependents can access personalized benefit information 24/7 via computer, tablet or smartphone through MemberXG, a secure online portal.



## MEDICAL

**GOLD** Active Plan Options:

- Anthem PPO - 90/10 with a \$300 deductible
- Kaiser - Copay with a \$300 deductible

Bronze Plan - \$3000 deductible



## DENTAL

- UnitedHealthcare DPPO
- UnitedHealthcare In-Network Only Plan
- UnitedHealthcare Select Managed Care Direct Compensation Plan



## VISION

Participants are automatically enrolled in the UnitedHealthcare Vision Plan as long as they have active coverage under any of the Southwest Carpenters medical plans.



## PRESCRIPTION RX

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.



## PENSION

The Southwest Carpenters Trust offers a traditional pension plan. This is a Defined Benefit Plan that provides vested participants with a stable monthly income benefit after retirement. The monthly benefit amount is based on hours worked, years of service and the contribution rate payable from retirement throughout your lifetime.



## LIFE INSURANCE

Participants are automatically enrolled for the following coverage through MetLife as long as they have active coverage under any of the Southwest Carpenters medical plans:

- Life Insurance: \$20,000
- Accidental Death & Dismemberment Insurance: \$20,000

MetLife offers additional services such as these at no cost: grief counseling, funeral planning, travel assistance, will planning, and beneficiary guidance.



## VACATION | SAVINGS

Employers contribute to a separate Vacation Plan on behalf of eligible participants. These contributions accrue in the plan and are paid out to eligible participants each year on July 1 and December 1.



## ANNUITY

Certain labor agreements through the Southwest Regional Council of Carpenters include a Defined Contribution Pension Plan or Annuity. This plan is designed to provide retirement income that can be paid out in a lump sum at retirement.