

Southern California Lumber Industry

Welfare Fund

Established Jointly by Employers and Local Unions

Telephone (562) 463-5080 ♦ (800) 824-4427 ♦ Facsimile (562) 463-5894

November 2020

To: Eligible Participants in the Southern California Lumber Industry Welfare Fund – Select Choice Option

ANNUAL OPEN ENROLLMENT

Each year, eligible participants have the opportunity to make a choice between the plans offered by the Welfare Fund. If you wish to change your medical or dental plan at this time, the change will be effective January 1, provided that a completed enrollment and plan selection form is returned to the Administrative Office by November 23rd, 2020. If you are not making any changes, it is not necessary to submit an enrollment form at this time.

NEW EMPLOYEES

If you are a newly hired employee, or if you are transferring into this Plan from another Plan, you must complete an enrollment and plan selection form. You must complete and return the Plan Selection and Enrollment form if you wish to have dependent coverage. If you are eligible for dental benefits, you will be enrolled in the Scheduled Dental Plan unless you choose differently on your Plan Selection and Enrollment form. Eligibility for your dependents cannot be verified until they have been enrolled. You must submit copies of documentation (marriage and/or birth certificates) to verify and confirm the eligibility of your enrolled dependents. You must also provide the social security number for each enrolled dependent.

CHOICE OF MEDICAL PLANS

The Board of Trustees has designed the benefits program to give you choices that let you select the coverage's that are best suited to the needs of you and your family. Included with this notice is an eight-page Summary of Benefits & Coverage (SBC) for each medical plan option offered by the Fund. The SBC's, along with the Uniform Glossary explaining the terms commonly used in health insurance coverage, are intended to help you choose your coverage and compare the benefits and terms of each medical plan option in an easy to understand format. The Fund offers you two medical plan choices:

•Kaiser (HMO)

•Indemnity PPO Plan

Kaiser owns its facilities and employs its doctors, nurses, and other service providers. With the Indemnity PPO Plan, you may use any physician, hospital or facility; however, the Plan includes a deductible, co-insurance and substantial penalties when the cost containment procedures are not followed. The Blue Cross PPO network is available to participants residing in Southern California only.

CHOICE OF DENTAL PLANS

IMPORTANT: DENTAL BENEFITS ARE AVAILABLE ONLY IF YOUR EMPLOYER PARTICIPATES IN THE DENTAL PROGRAM BY PAYING DENTAL CONTRIBUTIONS.

The Fund offers you two dental plan choices:

•United Concordia

•Scheduled Dental Plan

United Concordia is a pre-paid dental plan. You must enroll in a United Concordia dental office and receive all your treatment from that dental office. Each family member may choose a different dental office. With the Scheduled Dental Plan, you may go to the dentist of your choice. There are limitations, and benefits are paid according to a schedule.

ENROLLMENT INSTRUCTIONS

If you decide to change plans, please complete the enclosed Plan Selection and Enrollment form. You must complete and return the form to the Administrative Office by November 23, 2020. You will receive a letter from the Administrative Office confirming receipt of your enrollment changes. Remember if you are enrolling new dependents, you must submit copies of documentation confirming their eligibility to be enrolled

You may request to waive participation in the Welfare Fund provided you can prove you have other group health coverage in place. In order to waive the coverage offered through this Welfare Fund you must complete a waiver form and submit proof of other coverage to the Fund. Additional information and the waiver form are available from the Administrative Office.

Please review the enclosed material carefully. The choices you make now determine your health care benefits for the following year. If you have any questions concerning your choices and the enrollment procedure, please call the Administrative Office at (562)463-5080.