



October 2011

**MEMORANDUM**

**TO: CONTRIBUTING EMPLOYERS**

**FROM: Pauline Hann  
Benefits Manager**

**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 non-contractual employees at group rates.

The Plan is opened one time each year to allow Employers the opportunity to enroll their non-contractual employees; this year the Open Enrollment period is November 1, 2011 to November 30, 2011, with an effective date of January 1, 2012. A contributing employer may elect to participate in the Flat Rate Plan outside the normal open enrollment period by submitting a Flat Rate Plan Subscriber Agreement and proof of prior continuous Health & Welfare coverage for all newly enrolled non-bargaining unit employees.

Effective January 1, 2012, the Plan, which also covers eligible dependents, offers participants a choice of two medical providers: Kaiser or the Indemnity Plan. Dental, Prescription Drug, and Vision Benefits are also provided.

Effective January 1, 2012, the Flat Rate Plan monthly fee is \$1,200.05 per eligible employee. January 2012 contributions are paid in December 2011, on the reporting form for November 2011 work hours.

Please refer all questions regarding the Flat Rate Plan to:

- Pauline Hann, Benefits Manager (510) 639-4301
- Mary Moffitt-Lau, Benefits Supervisor (510) 639-3957
- Robert Hoppie, Benefits Supervisor (510) 639-3929

PAH/kgb

## 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.

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

All clerical and/or full time non-bargaining unit employees excluding non-bargained employers performing 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 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, once a contributing employer ceases to include its clerical and non-bargaining unit employees 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?***

Contributions for Flat Rate benefits are submitted on the monthly Carpenter's Contribution Report.

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

**Benefits Services:**

**Toll Free: (888) 547-2054**

**Direct Dial: (510) 633-0333**

**Email: [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com)**