CARPENTERS SERVICES ADMINISTRATIVE CORPORATION

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csacbenefits.org

DATE: October 27, 2026

SUBJECT: WESTERN STATES CARPENTERS HEALTH AND WELFARE TRUST
2027 Non-Bargaining Monthly Premium Rates

Dear Employer:

Below you will find the 2027 Premiums for Non-Bargaining Employees and their Dependents.

Category:	**Single Employees**	**Two Party**	**Family (3 or More)**
Kaiser Permanente Plan Available in California, Colorado, Washington, and Oregon	$ 721.00	$ 1,487.00	$ 2,055.00
Western States Carpenters Medical PPO Plan Available in all states	$ 920.00	$ 1,677.00	$ 2,375.00

Invoices for January 2027 Non-Bargaining Coverage will be mailed at the end of November with updated premium rates. Monthly premiums are due by the 15th of the month preceding the month of coverage.

The Western States Carpenters Health and Welfare Trust, formerly known as the Southwest Carpenters Health and Welfare Trust, offers a Rolling Enrollment option, allowing eligible participants to change their medical plan at any time during the plan year. Generally, participants must have been enrolled in their current plan for at least one year to request a change. Modifications made to your employees' medical plans or dependents (additions or removals) may impact monthly premiums.

For additional information regarding eligibility, enrollment, and covered benefits, consult the Summary Plan Description (SPD) for Active Carpenters or see your copy of the **Employer Participation Agreement for Non-Bargaining Coverage**. To locate a copy of the SPD or to obtain additional forms, please visit our website at **csacbenefits.org**.

If you have any questions, please contact the CSAC Administrative Office at (800) 293-1370.

Sincerely,

Chris Hidalgo
Directory of Employer-Labor Operations