



North Atlantic States Carpenters  
Health Benefits Fund

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## IMPORTANT HEALTH BENEFIT CHANGES

Dear Plan Participant:

On behalf of the North Atlantic States Carpenters Benefit Funds, you are receiving this notice to inform you of changes to your Health Benefits Plan made by the Board of Trustees at their recent meeting.

### VISION BENEFIT

The Trustees voted to change the vision coverage administrator from Davis Vision for the hours based Downstate area) and from Independence Administrators for the HRA-based Upstate area to **EyeMed, effective January 1, 2022**. This change will allow increased benefit coverage for eyewear and greater accessibility to participating providers throughout New York and the other areas within the jurisdiction of the North Atlantic States Carpenters Benefit Funds.

- The new program allows eligible participants to utilize the vision benefit every 24 months. Eligible dependents under the age of 26 may utilize the Health Fund's vision benefits every 12 months.
- The new vision benefit includes \$0 copays for routine exams, frames, and contacts and standard lenses. The benefit also includes discounts for frames and certain contact lenses that exceed the \$100 allowance.
- Out of network member reimbursement benefits are also included.

As with most vision coverage, there may be additional discounted charges and limits that apply to contact lens exams, as well as for certain lens enhancements.

You will receive further detailed information including an ID card from **EyeMed**. Please be sure to destroy your Davis Vision ID card after January 1, 2022.

Additionally, **effective January 1, 2022** a retired participant (or their spouse) who is collecting a pension from the North Atlantic States Carpenters Pension Fund, or the UBC Carpenters Pension Plan, who has maintained their union membership may also be eligible to receive vision benefits under the Health Benefits Plan. Spouses receiving a survivor benefit pension of a retired participant who was a current union member at the time of his or her death may also be eligible for the vision benefit. More information on this benefit enhancement will be sent in the coming weeks.

## **PRESCRIPTION DRUG PROGRAM**

A program enhancement was added to your Express Scripts, Inc. prescription benefit plan that will allow eligible participants and their dependents to obtain a 90 day supply of ESI's standard list of maintenance medications at **CVS** retail locations with the same price discounts as the ESI home delivery option, **effective January 1, 2022**. For more information, please call Express Scripts' customer service line at 1-800-849-9036 to see if your maintenance medication is available for retail purchase under this new program.

## **VACATION BENEFITS**

At the March 2021 meeting, the Board of Trustees implemented a forfeiture provision for crediting late-claimed hours submitted more than five years from time of work. This means that vacation contributions for hours submitted to the Fund after 5 years from their work date will be denied by the Fund.

The Trustees also implemented the forfeiture of uncashed/misplaced vacation checks. Vacation checks not cashed within 18 months of their issue date will be forfeited.

The Board of Trustees may, in its sole discretion, impose an administrative service fee, including a locator fee, for any vacation benefit period, which will be deducted from each Participant's payment.

The Fund continues to offer the option of having vacation contributions transferred to the Union Building Trades Credit Union. Once enrolled, an account is set up in your name where your vacation contributions are transferred twice a month. This allows for regular access to your vacation contributions from most ATMs once transferred, without waiting for the semi-annual checks issued by the Fund. Your union dues are also paid automatically from your account with 3 months of dues held plus a \$5 balance to keep the account open. This option has been greatly utilized by participants with approximately 50% of members enrolled. For more information or to enroll, please call the Hauppauge Fund Office at 1-877-372-3236.

This is a **Summary of Material Modifications** notice regarding the above-named plan ("Plan"). This Summary of Material Modifications supplements the Summary Plan Description ("SPD") previously provided to you. You should retain this document with your copy of the SPD.

If you have any questions concerning this notice or any other matter, please contact the Hauppauge Fund Office at 1-877-372-3236 OR the South Central Fund Office at 1-866-727-0281.

Sincerely,

**Board of Trustees**