

**SUMMARY OF MATERIAL MODIFICATION TO THE SUMMARY PLAN
DESCRIPTIONS OF THE NORTHEAST CARPENTERS HEALTH FUND**

January 2020

This summary of material modification (“**SMM**”) describes changes to the Albany, New York Area Plan of the Northeast Carpenters Health Fund, the Long Island, Westchester, Hudson Valley and Rockland Areas in New York Plan of the Northeast Carpenters Health Fund, and the Adirondack, Buffalo, Jamestown/Olean, Niagara, Rochester, South Central, Upstate Areas in New York Plan of the Northeast Carpenters Health Fund, and supplements the respective Summary Plan Descriptions (“**SPD**”) for those Plans. You should read this SMM very carefully and retain this document with your SPD for future reference.

1. Effective April 1, 2020, a \$2,000.00 per prescription limit applies, except that such limit will not apply with respect to a prescription for which the participant has obtained and received co-pay assistance from the manufacturer of the prescription medication.
2. Effective April 1, 2020, for the benefit year April 1, 2020 to March 31, 2021, the annual out-of-pocket maximum limits for prescription drug coverage will increase from \$3,600 per individual and \$7,200 per family to \$5,000 per individual and \$10,000 per family.

If you have any questions about this SMM, please contact the Fund Office at the phone number or address on this letterhead.