



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 Benefits Fund, 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.

MEDICAL PLAN

Currently, the Fund's medical plans for New England are administered and processed by Blue Cross Blue Shield of Massachusetts (BCBSMA). **Effective January 1, 2022, LEVEL CARE** will administer and process medical benefits for eligible participants and their families. This change will establish one benefits administrator for our Health Plan since the merger with New York. Contractual arrangements within our entire region will allow us to leverage ALL covered lives by negotiating more favorable terms to control the spiraling costs of health care. Trustee decisions are made with guidance from the Fund Consultants and other professionals with the intention to provide the most comprehensive benefits, at the most affordable costs.

Please note: This is only a change to the benefits administrator; there will not be a change in benefits or network.

VISION BENEFIT

The Trustees also voted to change the vision coverage administrator from Davis Vision to **EYEMED, effective January 1, 2022**. This change will allow increased benefit coverage for eyewear and greater accessibility to participating providers.

PRESCRIPTION DRUG PROGRAM

A program enhancement, ESI/CVS SMART 90, was added to your prescription benefit plan that will allow eligible participants and their dependents to obtain maintenance medications at **CVS** retail locations with the same price discounts as the ESI home delivery option, **effective January 1, 2022**.

In the coming weeks, you will receive more communications from the Benefits Fund outlining, in detail, the changes related to your Health Benefits.

This is a Summary of Material Modifications 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 Fund Office at 1-800-344-1515 OR 1-800-922-6026.

Sincerely,

Board of Trustees