



NEW ENGLAND CARPENTERS HEALTH BENEFITS FUND SUMMARY OF MATERIAL MODIFICATIONS

October 31, 2019

The Board of Trustees adopted the following change in your plan benefit as it pertains to Medical Benefits for the Retiree Health Plan, effective **January 1, 2020**:

Retiree Health Plan	Current In-Network	Current Out-of-Network	New In-Network 1/1/2020	New Out-of-Network 1/1/2020
Organ Transplants	Limited to \$250,000 per Transplant	Limited to \$250,000 per Transplant	Limited to \$500,000 per inpatient admission	Limited to \$500,000 per inpatient admission
Admissions for Inpatient Medical and Surgical Care Physician and other covered professional provider services	Surgeon and anesthesia – no charge, deductible does not apply Other services – 20% Coinsurance	20% Coinsurance	20% Coinsurance	20% Coinsurance
Maternity Services and Well Newborn Inpatient Care Physician and other covered professional provider services	Surgeon and anesthesia – no charge and deductible does not apply Other services – 20% Coinsurance	20% Coinsurance	20% Coinsurance	20% Coinsurance

This change was necessary to comply with Blue Cross Blue Shield of Massachusetts' Medical Policy.

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.

Please contact the Fund Office if you have any questions regarding this Summary of Material Modifications.

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