



**New England
Carpenters Benefit Funds
Health Fund**

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Dear Participant:

On behalf of the New England Carpenters Benefit Funds, you are receiving this notice to inform you of changes to your Health Plan's eligibility rules.

During these unprecedented times, the Board of Trustees wanted to reduce the number of participants losing health coverage due to their inability to accrue worked hours, during the COVID-19 Pandemic. There will be a one-time change for the current eligibility "Lookback" period, as illustrated in the chart below. For the October 1, 2020 through March 31, 2021 Insured Period, the total hours worked for the last three "6-Month Work Periods" (February 1, 2019 through July 31, 2020) will be factored when determining eligibility. This applies to both Plan I and Plan II hours.

Below are the hours required by area:

Area	Plan I	Plan I 12-Month Lookback	Plan I 18-Month Lookback	Plan II	Plan II 12-Month Lookback	Plan II 18-Month Lookback
Massachusetts, Connecticut, Rhode Island Carpenters and Millwrights, Piledrivers, and Floorcovers	600 hours	1,250 hours	1,850 hours	450 hours	950 hours	1,400 hours
Northern New England Locals 349, 352	685 hours	1,420 hours	2,105 hours	510 hours	1,070 hours	1,580 hours
Northern New England Millwrights	650 hours	1,350 hours	2,000 hours	485 hours	1,020 hours	1,505 hours
Western Mass Local 336	685 hours	1,420 hours	2,105 hours	510 hours	1,070 hours	1,580 hours
Woodframe Local 723	685 hours	1,420 hours	2,105 hours	410 hours	870 hours	1,280 hours

This change may not impact most Connecticut or Rhode Island participants, as their current eligibility was factored annually, based on their former plan rules.

The Board of Trustees also acted to advise all new participants to the Plan and participants from Connecticut and Rhode Island, and remind existing participants from Massachusetts, Maine, New Hampshire and Vermont that in order to maintain your health coverage, a member **MUST** be in “good standing” with their perspective Local Union affiliated with the United Brotherhood of Carpenters. Your dues must be paid timely to avoid losing health coverage. If your health coverage is terminated per this rule, your coverage can be restored once you are reinstated by your Local Union, assuming you meet the eligibility criteria effective the beginning of the Insured Period during which you were reinstated.

In addition, the Board of Trustees recently adopted the rule that if you have active health coverage under Plan I or Plan II and you work for a non-signatory employer in the construction industry, your health coverage will be terminated and you will lose any hours worked towards eligibility, and any banked hours will be forfeited.

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.

Sincerely,

Board of Trustees