



North Atlantic States Carpenters
Health Benefits Fund

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Dear Participant:

On behalf of the North Atlantic States Carpenters Health Benefits Fund, you are receiving this notice to inform you of changes to your Health Benefits Plan.

You received a Summary Material Modification (SMM) in March of 2020 informing you that the Board of Trustees adopted "Telehealth Services" coverage. In addition, the SMM advised that, on a temporary basis, there would be no cost sharing (deductibles, coinsurance or copayments) for all in-network providers' delivery of clinically appropriate medically necessary covered health services via telehealth to covered participants. The temporary waiver of cost share also applied for telehealth services for mental health and substance use services. You were also informed that, at the conclusion of this emergency period, as determined by the Board of Trustees, routine office visit cost sharing will apply to all telehealth visits.

Effective immediately, this temporary waiver of telehealth cost share (deductibles, coinsurance, or copayments) for any services not related to COVID has ended.

There will continue to be no cost sharing (deductibles, coinsurance, or copayments) for medically necessary Coronavirus treatment in accordance with CDC guidelines.

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