



## **NEW ENGLAND CARPENTERS HEALTH BENEFITS FUND SUMMARY OF MATERIAL MODIFICATIONS**

March 2017

The Board of Trustees would like to provide clarification of the benefit design as it pertains to "Outpatient Services". 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.

### **CLARIFICATION OF OUTPATIENT SERVICES**

The SPD at pages 11 and 13 provides explanations of how the Fund's annual deductible and coinsurance work. The Schedule of Benefits, starting on page 97 of the SPD, lists a number of specific procedures to which the Fund's deductible and coinsurance may or may not apply. This is intended to clarify that both the annual deductible and coinsurance apply to outpatient services. Some types of outpatient services to which the annual deductible and coinsurance apply are listed below:

- injections
- kidney dialysis
- chemotherapy
- radiation treatment
- infusion therapy
- observation
- medications administered in the doctor's office

Please note that additional types of outpatient services may be subject to annual deductible and coinsurance as the delivery of medicine and medical technology advance and change.

Please contact the Fund Office if you have any questions regarding this summary of Material Modifications, or if you have questions about whether the annual deductible and coinsurance apply to any particular outpatient services that are not listed above.

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