



May 2025

## **SUMMARY OF MATERIAL MODIFICATIONS**

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 Fund benefits. 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.

### **HEALTH COVERAGE FOR FORMER SPOUSES**

Health coverage for former spouses will no longer be available from the Health Fund, for all divorces with a final judgment date after May 31st, 2025. If you become divorced after this date, your former spouse is not eligible for benefits from the Health Fund, under any circumstances. If you fail to notify the Health Fund of your divorce and any claims are paid on behalf of your former spouse, for services incurred after their coverage would have terminated, this will be treated as fraud on the Fund. The participant will be responsible for reimbursing the Health Fund for the total amount paid.

Former spouses that are currently covered under the Health Fund will be allowed to continue their coverage, so long as the participant remains otherwise eligible or until either the participant or former spouse remarries. This includes all divorces with a final judgment on or before May 31st. At the Fund’s discretion, you may be required to complete an annual attestation confirming your current marital status.

### **MAINTAINING ACTIVE HEALTH COVERAGE DURING DIVING TRAINING**

Participants who are attending a diving school training with the United Brotherhood of Carpenters are considered to be available for work, for purposes of maintaining health coverage. The previous Summary of Material Modifications issued in May 2023 and November 2023 introduced new requirements for maintaining active health coverage. The Contributions and Availability for Work provision states that a participant who is not available for work with a contributing employer for four (4) consecutive months will have their health coverage suspended. In addition to this new exception, you are exempt from this rule if you: are disabled, are on Paid Family or Medical Leave, are on Worker’s Compensation, are serving in the Military, are retired or if you are working for a contributing employer in a non-covered position.

## **DELTA DENTAL**

Under the prior Delta Dental benefits, participants and their eligible dependents were allowed no more than one comprehensive exam not part of regular 6-month cleaning with a dentist every five years. The plan has been amended to allow for one comprehensive exam per dentist every five years, effective April 1, 2023.

## **VITAMIN D TESTING**

Effective January 1, 2025, Vitamin D testing will no longer be covered as a preventive test. Vitamin D testing will be provided to patients with specific risk factors. This change is in line with the medical policy of our claims administrator, Independence Administrators.

## **ELECTRONIC COMMUNICATIONS**

**REMINDER:** Health Fund Participants have the option to receive notifications via email by logging into the “New England Member Self Service” portal under the profile tab, click the “opt in” button. If you have not registered for the “New England Member Self Service” portal, please visit our website at [www.carpentersfund.org](http://www.carpentersfund.org)

If you have any questions regarding this Summary Material Modification or any other matters, please contact the Fund Office at 800-922-6026 or 800-752-1515

Sincerely,

Board of Trustees