



**New England  
Carpenters  
Health Benefits Fund**

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Dear Participant:

On behalf of the New England Carpenters Health Benefits Fund, you are receiving this notice to inform you of changes to your Health Plan's benefit.

The Health Fund has an Accident and Sickness Disability (A&S) benefit of \$500 per week paid for twenty-six weeks for eligible Plan I participants who are not receiving Workers' Compensation, unemployment benefits or Occupational Disease Law or similar legislation.

Beginning on January 1, 2021, participants who are eligible to receive paid medical leave or paid temporary disability leave from the state in which they work will no longer be eligible to receive A&S Benefits from the Fund. As of January 1, 2021, the following states provide paid medical or temporary disability leave: Massachusetts and Rhode Island. Participants working in these states, who are unable to work due to a medical condition, should apply for paid medical or temporary disability leave benefits from their state's benefit program. Connecticut will provide paid medical leave beginning on January 1, 2022.

To establish that they are not eligible for state-provided leave, participants must (1) apply for paid medical or disability leave in the state in which they live or predominately work (2) provide the Plan with a copy of the determination letter from the state program denying the participant's application for benefits, and (3) sign an application form with the Fund verifying that they are not eligible for paid medical leave or paid temporary disability leave in any other state. All other rules and procedures regarding the Fund's A&S Benefits are unaffected by this change and must still be satisfied.

Participants who are not eligible to receive paid medical leave or paid temporary disability leave from a state in which they work will continue to be eligible for A&S Benefits from the Fund.

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 or 1-800-922-6026.

Sincerely,

**Board of Trustees**