

NEW ENGLAND CARPENTERS HEALTH BENEFITS FUND CONTINUED

The following summary of changes has been approved by the Combined Board of Trustees.

ELIGIBILITY HOURS REQUIREMENT CHANGES

Effective August 1, 2018:

	PLAN I	PLAN II	12-MONTH LOOKBACK
Massachusetts Carpenters, Piledrivers, Floorcoverers and Millwrights (Mass/RI)	Current: 500 hours New: 600 hours	Current: 300 hours New: 450 hours	Current: 1,050 hours New: 1,250 hours
Western Massachusetts and Northern New England Locals	Current: 600 hours New: 685 hours	Current: 350 hours New: 510 hours	Current: 1,250 hours New: 1,420 hours
Northern New England Millwrights	Current: 575 hours New: 650 hours	Current: 345 hours New: 485 hours	Current: 1,200 hours New: 1,350 hours
Woodframe Local 723	Current: 700 hours New: 685 hours	Current: 420 hours New: 410 hours	Current: 1,450 hours New: 1,420 hours

Short Hour Buy-In Maximum Effective with the April 1, 2019 Eligibility Period

Short Hour Buy-In hours will decrease from 100 hours or less to 50 hours or less. Please note the rules for the Short Hour Buy-In provision remain the same.

MEDICAL PLAN CHANGES

Effective January 1, 2019:

In general, you will share more of the cost when you receive services; however, you will find that our coverage still compares very well to other plans available. Here is a summary of the changes:

	PLAN I		PLAN II	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	Current: \$250 individual/\$500 family New: \$300 individual/\$600 family		Current: \$400 individual/\$800 family New: \$500 individual/\$1,000 family	
Coinurance	Current: 10% New: 20%	Current: 15% New: 25%	Current: 20% New: 30%	Current: 25% New: 40%
Out-of-Pocket Maximum	Current: \$1,500 individual/\$3,000 family New: \$2,000 individual/\$4,000 family	Current: \$3,000 individual/\$6,000 family New: \$3,200 individual/\$6,400 family	Current: \$3,000 individual/\$6,000 family New: \$3,200 individual/\$6,400 family	Current: \$3,000 individual/\$6,000 family New: \$4,300 individual/\$8,600 family