



August 2026

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 important changes to your Health Plan benefits. This Summary of Material Modification ("SMM") supplements the previously provided Summary Plan Description ("SPD"). You should retain this document with your copy of the SPD.

Express Scripts Pharmacy Benefits

The Health Fund has experienced a significant increase in utilization and pharmacy spend for the anti-obesity GLP-1 medications for weight loss. The Board of Trustees considered strategies to provide appropriate access and cost management while still supporting our members and dependents. The EncircleRX program offered the strongest combination of these strategies.

Effective November 1, 2026, the Health Fund will adopt the Express Scripts Encircle Rx program. This transition introduces updated clinical requirements, mandatory program enrollment, and adjusted copay structures for GLP-1 weight loss medications prescribed for obesity management, while offering resources to help participants build long-term health habits. The Health Fund will therefore be making the following changes for GLP-1 weight loss medications:

- **Prior Authorization Changes:** All existing obesity-related GLP-1 authorizations will terminate on October 31, 2026. New approvals will require a baseline Body Mass Index (BMI) equal to or greater than 32 without comorbidities, or equal to or greater than 27 with two documented weight related comorbid conditions.
- **Grandfathering Provision:** Participants who were prescribed a GLP-1 and have an active prior authorization on October 31, 2026, will be reassessed for eligibility. The BMI requirements for these participants will be based on their original BMI prior to taking the GLP-1, as determined by Express Scripts, and not based on their current BMI.

- **Mandatory Program Enrollment and Participation:** To continue receiving GLP-1 weight loss medications, participants must enroll in the Express Scripts Omada Weight Management Program. To maintain eligibility once enrolled, participants must actively engage with the program and demonstrate meaningful weight loss, as defined by Omada. Participants who are ineligible to continue obesity related GLP-1 medications through the EncircleRX program will still be eligible for weight management support programs.
- **Copay Adjustment:** The monthly copay for GLP-1 weight loss medications will adjust to \$150.

KGA - Employee Assistance Program (EAP)

Effective October 1, 2026, KGA, our Employee Assistance Program, will transition to SupportLinc. SupportLinc will offer the same services as KGA as well as several enhancements to assist our members and their families. Please see the enclosed flyer for a summary of the program and new contact information.

Sincerely,

Board of Trustees