



NEW ENGLAND CARPENTERS HEALTH BENEFITS FUND SUMMARY OF MATERIAL MODIFICATIONS

February 2019

The Board of Trustees adopted the following change in your plan benefit as it pertains to Eligibility for Plan I and Plan II, effective March 1, 2019:

In addition to Hours Requirements provided in the August 2018 Summary of Material Modifications, a new Requirement has been added:

You must be a Member of a Local Union affiliated with the United Brotherhood of Carpenters. If you are dropped from membership by your Local Union, your eligibility for coverage will cease effective the month after which your Local Union membership terminated. If your Health Benefit Fund coverage is terminated under this rule and you later reinstate your Local Union membership, your Health Fund coverage will be restored, assuming you are otherwise eligible, effective the beginning of the insured period during which your Local Union membership is reinstated. This rule applies to both initial eligibility and maintaining eligibility.

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.

Please contact the Fund Office if you have any questions regarding this Summary of Material Modifications.

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