



North Atlantic States Carpenters
Health Benefits Fund

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Dear Participant:

On behalf of the North Atlantic States Carpenters Benefit Funds, you are receiving this notice to inform you of changes to your Health Plan benefits:

NARCAN OVER THE COUNTER

Effective March 1, 2024, the Health Fund has made NARCAN available to you at no out-of-pocket cost and without a prescription. Eligible participants can visit an Express Scripts, Inc. participating pharmacy and present their Express Scripts ID card at the pharmacy counter to access up to two (2) free over the counter NARCAN boxes (2 single dose nasal spray devices) per member per year. NARCAN nasal spray is a life-saving emergency treatment that can reverse an overdose by blocking the effects of opioids.

MOST COST-EFFECTIVE SETTING PROGRAM

In the Health Fund's continuous efforts to control health care costs for all participants, effective April 1, 2024 the Fund will be adopting the Most Cost-Effective Setting Program as an enhancement to our current medical prior authorization guidelines. This program will allow Independence Administrators (IA) to review a prior authorization and determine if the location of a procedure such as hospital, outpatient, doctor's office, or home setting is the safest and most cost-effective for all members. Traditionally, treatments administered in the hospital or an outpatient facility can cost 2-3 times what it costs for the same treatment in the home or office. The Most Cost-Effective Setting Program aims to reduce spending in the hospital or an outpatient facility, when appropriate. For members whose preferred location to receive treatment may be denied under this program, you may file an appeal with the Health Fund office as outlined in the Summary Plan Description (pages 77-80).

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 Wilmington Fund Office at 1-800-344-1515 or the CT Fund Office at 1-800-922-6026.

Sincerely,
Board of Trustees