



January 2026

SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

On behalf of the North Atlantic States Carpenters Health Benefits Fund (Health Fund), as a participant, you are receiving this notice to inform you about changes to your Health Fund benefits. This Summary of Material Modifications supplements the previously provided Summary Plan Description ("SPD"). You should retain this document with your copy of the SPD.

INCREASE IN VISION BENEFIT - EFFECTIVE JANUARY 1, 2026

The Trustees approved improvements to the vision coverage administered by EyeMed.

- All eligible participants for the vision benefit will now be able to use the vision benefit every 12 months. Previously, only eligible dependents under age 26 could use the Health Fund's vision benefits annually.
- The vision benefit allowance for frames and certain contact lenses has increased from \$100 to \$150. As a reminder, the vision benefit includes \$0 copays for routine exams, frames, contacts and standard lenses. Additionally, discounts on frames and certain contact lenses that exceed the allowance are included.
- The Health Fund has engaged with the Industrial Eyes Safety Eyewear program, which provides discounts for safety glasses for eligible participants and dependents through participating offices of LensCrafters, Target Optical, Pearl Vision and For Eyes. To receive the discount, participants should visit the Health Fund's website, www.carpentersfund.org, download the safety glass discount program form, and bring it to a participating location to purchase their prescription safety glasses. Note: This program is in addition to receiving safety glasses in lieu of a dress pair for participants only.

Like most vision plans, there may be extra discounted charges and limits for contact lens exams and specific lens enhancements.

INTRODUCING HINGE HEALTH – EFFECTIVE JANUARY 1, 2026

The Health Fund has teamed up with Hinge Health to offer convenient virtual physical therapy for muscle and joint pain. Participants, spouses, and dependents over 18 years of age can receive a personalized virtual physical therapy program that can be done anywhere, with supervision from a licensed physical therapist. There is no out-of-pocket cost for you to utilize this program. Enclosed is a flyer to provide further details on this comprehensive free program.

REMINDER – ELECTRONIC COMMUNICATIONS NOW AVAILABLE

We now offer the option to receive electronic communications for the Health and Vacation Funds via email. Due to regulatory rules and regulations regarding Health Plans, you cannot be automatically enrolled to receive electronic communications, you must opt-in and confirm your election. Receiving communications electronically makes it easy to save these important Health Plan documents for future reference.

Documents included in your opt-in election:

- **Summary Plan Description (SPD)** – A comprehensive guide to the benefits offered and how the Health Plan operates.
- **Summary Material Modifications (SMM)** – Informs you of any modification made to the SPD and keeps you informed about your rights and benefits under the Health Fund.
- **Summary Benefit Coverage (SBC)** – Sent annually and provides a summary of your medical and prescription benefits.
- **Legally required notices** (such as the Women's Health & Cancer Rights Act and Children's Health Insurance Program Reauthorization Act Notices)

IMPORTANT:

Notices that contain personal identification and health information must continue to be mailed.

If you would like to receive electronic communications, included in this mailing is an informative flyer to make electing electronic communications easy.

If you have any questions regarding this Summary Material Modification or any other matters, please contact the Fund office at the numbers provided.

Sincerely,
Board of Trustees