



NEW ENGLAND CARPENTERS HEALTH BENEFITS FUND SUMMARY OF MATERIAL MODIFICATIONS

December 2018

The Board of Trustees adopted changes in your plan benefits. This is a Summary of Material Modifications regarding the above-named plan ("Plan"). This Summary of Material Modifications supplements the Summary Plan Description ("SPD") and other Summaries of Material Modifications and Fund communications that the Fund previously provided to you. You should retain this document with your copy of the SPD.

Effective January 1, 2019 for Plan 1 Participants the following dental enhancements have been made:

- **Implants - Once per 60 months per implant. (Pre-estimate recommended).**
- **Bone Grafts - Once per 60 months, covered when placement is at an extraction or implant site.**

These services are considered major restorative and covered at 50% and apply towards the calendar year maximum of \$2,500.

These are items that the members have sought, and we are pleased to be able to accommodate those requests.

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

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