



New England Carpenters  
Benefit Funds  
**Health Fund**

**Massachusetts Office**  
350 Fordham Road  
Wilmington, MA 01887  
[www.carpentersfund.org](http://www.carpentersfund.org)  
Phone: 800-344-1515  
Fax: 978-752-1148

**Rhode Island Office**  
14 Jefferson Park Road  
Warwick, RI 02888  
[www.RICBF.org](http://www.RICBF.org)  
Phone: 401-467-6813  
Fax: 401-467-6816

**Connecticut Office**  
10 Broadway  
Hamden, CT 06518  
[www.ctcarpentersfunds.org](http://www.ctcarpentersfunds.org)  
Phone: 800-922-6026  
Fax: 203-288-3235

March 2020

Dear Participant:

On behalf of the New England Carpenters Benefit Funds, you are receiving this notice to inform you of changes to your Health Benefits Plan.

Effective immediately, the Board of Trustees adopted "Telehealth Services" coverage. This type of benefit covers certain health care services you receive from an approved telehealth physician or practitioner using a telecommunications system to conduct a private two-way, real time communications between you and your health care provider. **Please see the attached Well Connections flyer from BCBSMA for examples of coverage.**

There will be no cost sharing (deductibles, coinsurance, or copayments) for medically necessary Coronavirus treatment in accordance with CDC guidelines. On a temporary basis, there will be no cost sharing (deductibles, coinsurance or copayments) for all in-network providers' delivery of clinically appropriate medically necessary covered health services via telehealth to covered participants. This temporary waiver of cost share also applies for telehealth services for mental health and substance use services. At the conclusion of this emergency period, as determined by the Board of Trustees, routine office visit cost sharing will apply to all telemedicine visits.

If you use a telehealth qualified provider that does not have a PPO payment agreement with Blue Cross Blue Shield, you will pay the out-of-network cost share that applies for physicians' office visits for similar services.

To be covered as telehealth services the services must be furnished by health care providers who meet applicable state and federal telehealth regulation to be approved and qualified as a telehealth provider. **To confirm your provider is a qualified telehealth provider or to find a telehealth provider that is approved by the Health Plan, you can look in your provider directory. Or, you can call the Blue Cross and Blue Shield customer service office for help at the toll-free number shown on your health plan ID card.**

**Effective April 1, 2020, you will also have access to** go online and log on to **Blue Cross and Blue Shield's Well Connection** website at [www.wellconnection.com](http://www.wellconnection.com). When this program becomes effective, it will allow you access to a panel of telemedicine providers if you do not have your own Primary Care Physician.

**Enclosed is a Well Connection brochure for your information.**

**No benefits** are provided for telehealth services furnished by a physician or other health care provider that is not approved as a telehealth provider.

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 Fund Office at 1-800-344-1515.

Sincerely,

**Board of Trustees**