



North Atlantic States Carpenters Health Benefits Fund

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May 2023

SUMMARY MATERIAL MODIFICATION

Dear Plan Participant:

On behalf of the North Atlantic States Carpenters Benefits Fund, you are receiving this notice to inform you of changes to your Health Benefits Plan made by the Board of Trustees.

Eligibility Requirement – Contributions and Availability for Work

Effective August 1, 2023, Participants who do not work for a contributing employer for **four (4) consecutive months** will not be eligible for coverage and will have their coverage under the Plan suspended. Once contributions resume, the suspension is lifted, and coverage is reinstated retroactive to the date of suspension. Coverage under this rule will not be suspended prior to October 1, 2023.

Effective August 1, 2023, Participants who are not available to work for a contributing employer will not be eligible for coverage and will have their coverage under the Plan suspended, unless he or she is retired, disabled, or on Family Medical Leave (including Paid Family Medical Leave). Once the Participant is available for work, the suspension is lifted, and coverage is reinstated retroactive to the date of suspension, assuming the Participant is otherwise eligible.

Reminder – Disqualifying Employment

As a reminder, Participants with active health coverage under Plan I or Plan II who work in the construction industry for a non-contributing employer will have their health coverage terminated, and any hours worked towards eligibility and/or banked hours will be forfeited.

At-Home COVID-19 Test Kits

As of May 11, 2023, the COVID-19 national public health emergency ended. Effective May 12, 2023, eligible Participants will still have access to at-home, over the counter COVID-19 test kits, however the Fund will no longer pay 100% of the cost, and cost-sharing (deductibles, co-payments, and/or coinsurance) will apply.

COBRA Payments

COBRA premium payments, excluding the first premium payment, are due on the first day of the month. Effective August 1, 2023, payment must be made by the first of the month in order to maintain coverage for that month. This means that if payment is *not* received by the first day of the month, your COBRA coverage will be terminated as of the first of that month. If, however,

you make a payment within thirty (30) days after the due date, your coverage will be reinstated retroactively to the beginning of the month. If payment is not received within this thirty (30)-day grace period, you will lose your right to COBRA continuation coverage.

Initial COBRA premium payments will still be due forty-five (45) days after COBRA is elected. Coverage will be made effective retroactive to the date of the qualifying event.

COBRA Continuation Coverage

With the end of the COVID-19 national public health emergency on May 11, 2023, the extension of COBRA continuation coverage deadlines will end on July 10, 2023, the end of the Outbreak Period. If you experienced a qualifying event within the past year, but did not elect COBRA, please contact the Fund Office if you wish to do so. If you elected COBRA within the past year, but did not submit required payments, please contact the Fund Office if you wish to do so.

The normal time periods for COBRA elections and premium payments will resume as of the end of the Outbreak Period. Those time periods are described below:

Electing COBRA Continuation Coverage:

Effective July 10, 2023, Participants who experience a qualifying event will have **sixty (60) days** from the date of the receiving the COBRA notice to elect COBRA continuation coverage.

Paying COBRA premiums:

Effective July 10, 2023, Participants who elect COBRA continuation coverage will have **forty-five (45) days** from the date they elect COBRA continuation coverage to make the initial premium payment. Subsequent payments are due on the first day of each month, subject to a thirty (30)-day grace period.

Notifying the Fund Office of a Qualifying Event:

Effective July 10, 2023, Participants must notify the Fund Office if the Participant or covered dependent experiences a qualifying event within **sixty (60) days** of the qualifying event.

Example 1 (COBRA Election – Qualifying Event during Outbreak Period)

Assume Nathan has a qualifying event and loses coverage under the Plan on May 15, 2023, and is provided a COBRA notice on May 18, 2023. Because the qualifying event occurred after the end of the COVID-19 national public health emergency but before the end of the Outbreak Period, Nathan has until September 8, 2023 to elect COBRA continuation coverage (sixty (60) days after the end of the Outbreak Period).

Example 2 (COBRA Election – Qualifying Event after end of Outbreak Period)

Assume Joe has a qualifying event and loses coverage under the Plan on July 15, 2023, and is provided a COBRA notice on July 18, 2023. Because the qualifying event occurred after the end

of the COVID-19 national public health emergency and after the end of the Outbreak Period, Joe has until September 16, 2023 (sixty (60) days from the date of the COBRA notice) to elect COBRA continuation coverage.

Example 3 (First COBRA Payment – COBRA Election made before end of Outbreak Period)

Assume Mary has a qualifying event and loses coverage under the Plan as of October 1, 2022. Mary receives a COBRA notice on October 15, 2022 and elects COBRA continuation coverage retroactive to October 1, 2022. Because Mary elected COBRA continuation coverage before the end of the Outbreak Period, Mary has forty-five (45) days after the end of the Outbreak Period, until August 24, 2023, to make the initial COBRA premium payment. The initial payment would include the monthly premium payments for October 2022 through July 2023. The premium payment for August must be paid by August 30, 2024 (the last day of the thirty (30)-day grace period) for the August 2023 premium payment. Subsequent monthly COBRA premium payments are due on the first day of each month, subject to a thirty (30)-day grace period.

Example 4 (First COBRA Payment – COBRA Election made after end of Outbreak Period)

Assume Bob has a qualifying event and loses coverage under the Plan as of July 15, 2023. Bob receives a COBRA notice on July 30, 2023, and elects COBRA continuation coverage retroactive to July 15, 2023. Because Bob elected COBRA continuation coverage after the end of the Outbreak Period, Bob has forty-five (45) days from the date of his COBRA election, until September 13, 2023, to make the first COBRA premium payment. Subsequent monthly COBRA premium payments are due on the first day of each month, subject to a thirty (30)-day grace period.

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 OR 1-800-922-6026.

Sincerely,

Board of Trustees