



NORTHEAST CARPENTERS FUNDS

SUMMARY OF MATERIAL MODIFICATION TO THE SUMMARY PLAN DESCRIPTIONS OF THE NORTHEAST CARPENTERS HEALTH FUND

April 2020

This summary of material modification (“SMM”) describes temporary changes to the New Jersey Active Plan of the Northeast Carpenters Health Fund, the New Jersey Retired Plan of the Northeast Carpenters Health Fund, the New Jersey Shop HRA Plan of the Northeast Carpenters Health Fund in response to the current COVID-19 pandemic crisis, and supplements the respective Summary Plan Descriptions (“SPD”) for those Plans. These changes will remain in effect during the COVID-19 pandemic crisis, as determined by the Board of Trustees, unless terminated earlier at the Trustees’ discretion. You should read this SMM very carefully and retain this document with your SPD for future reference.

All New Jersey Plans - Prescription Refills

Effective between April 1, 2020 and December 31, 2020, on up to three (3) instances, you may refill up to three (3) prescriptions prior to the otherwise applicable refill date.

All New Jersey Plans – Major Medical

Effective March 18, 2020, all co-payments and deductibles, prior authorization or medical management requirements are waived for any COVID-19 diagnostic testing.

Effective March 27, 2020, all co-payments and deductibles are waived for any preventive services, as designated by the Centers for Disease Control and Prevention with respect to COVID-19.

Effective April 1, 2020, all co-payments and deductibles are waived for any medical claim for treatment of COVID-19.

New Jersey Active Plan Only - Eligibility

Level II coverage

Effective April 1, 2020, you may self-pay (up to 150 hours to satisfy the 600 hours requirement or 300 hours to satisfy the 1,200 hours requirement) for the two consecutive benefit periods occurring between October 1, 2019 and March 31, 2020 and between April 1, 2020 through September 30, 2020, provided you have not otherwise met the maximum limit on self-pay periods in your career.

Effective April 1, 2020, if you have six months with no credited hours, (not including self-pay hours), your coverage will be extended to the earlier of the end of the current benefit period or December 31, 2020, provided you otherwise meet the eligibility requirements for coverage under the Plan.

Level I coverage

Effective April 1, 2020, if you have six months with no credited hours, (not including self-pay hours), your coverage will be extended to the earlier of the end of the current benefit period or December 31, 2020, provided you otherwise meet the eligibility requirements for coverage under the Plan.

IF YOU HAVE ANY QUESTIONS ABOUT THIS SMM, PLEASE CONTACT THE FUND OFFICE AT THE PHONE NUMBER OR ADDRESS ON THIS LETTERHEAD.