

**NORTH CENTRAL STATES REGIONAL
COUNCIL OF CARPENTERS HEALTH FUND**

IMPORTANT NOTICE TO PARTICIPANTS

June 2025

To All Participants:

The Board of Trustees (the “Trustees”) of the North Central States Regional Council of Carpenters Health Fund (the “Plan”) regularly review the Summary Plan Description/Plan Document (“SPD”) and make changes when necessary. This Notice provides a summary of recent Plan modifications. The Trustees are currently updating the SPD, and these modifications will be reflected in a new SPD you will receive later this year. Until you receive that updated SPD, please keep this notice with your current SPD.

Effective January 1, 2025:

1. Coverage for lenses and frames increased to \$450:

	In-Network Provider	Non-Network Provider
Prescription Glasses	\$450 allowance then 20% off any remaining balance	\$450 allowance
➤ Each Eligible Person will receive an allowance toward the purchase of an eyeglass frame, lenses and lens options of their choice once every two years.		

2. Coverage for safety glasses increased to \$250:

	In-Network Provider	Non-Network Provider
Safety Eyewear Frame	\$250 allowance then 20% off any remaining balance	\$45 allowance
➤ Safety Eyewear benefit limited to Active Employees only. ➤ Limited to one set of frames per Participant every other calendar year.		
Safety Eyewear Lenses		
Single Vision	\$0	\$40 allowance
Bifocal	\$0	\$60 allowance
Trifocal	\$0	\$80 allowance
➤ Includes factory scratch coating and polycarbonate lenses when received from a Network provider. ➤ Limited to one set of lenses per Participant every two years.		

3. The Plan will cover four pairs of medically necessary Jobst stockings per year.

4. The Plan will cover medically necessary orthopedic shoes and appliances up to \$300 every 12 months for adults and every 6 months for children under age 19 when replacements are required due to growth.
5. The Plan exclusion for psychological testing is removed.
6. Expenses for shipping and taxes for medically necessary health care expenses are eligible for reimbursement under the HRA.
7. The Plan will cover aesthetic chest reconstruction following medically necessary mastectomies, consistent with requirements of the Women's Health and Cancer Rights Act.
8. Medically necessary oral surgery covered under the Plan is payable at the In-Network rate. The In-Network deductible and out-of-pocket maximum also applies.

Effective May 1, 2025, "dual purpose" items, such as exercise bikes, treadmills, saunas, hot tubs and similar items, are not eligible for reimbursement from the HRA.

Effective June 1, 2025:

1. Death and Accidental Death and Dismemberment ("AD&D") benefits are increased:

Death Benefit	\$25,000
➤ Active employee only	
AD&D Benefit	\$25,000 principal sum
➤ Active employee only	

The insurer for the Death and AD&D benefit is also switching to MetLife. You will be receiving an updated certificate with details on the insured Death and AD&D benefit in the near future. In the event there is an inconsistency between the Plan and the insurance policy, the insurance policy's terms control.

2. A new long-term disability benefit is available that can pay up to \$1,500 per month after six months of disability. The LTD benefit is fully insured with MetLife and is available to Active employees only. You will be receiving a certificate with details on the LTD benefit in the near future. In the event there is an inconsistency between the Plan and the insurance policy, the insurance policy's terms control.

If you have any questions, please call the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES