



EASTERN ATLANTIC STATES

CARPENTERS BENEFIT FUNDS

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May 2024

Eastern Atlantic State Carpenters Health Fund (EASCHF)
RE: Summary of Material Modifications (SMM)

Dear Fund Participant,

Enclosed are two Summary of Material Modifications (SMM) to the EASCHF Summary Plan Description (SPD). The notice(s) is to inform you of changes to the SPD regarding four (4) benefits.

Omada Health: if you're a Diabetic and using testing strips to monitor your A1C, Omada will ship testing supplies at no-cost to you. Visit www.omadahealth.com/EASC or by calling 888-409-8687 for more information.

Health Care Solutions Corp (HSCS) CPAP Benefit: effective July 1, 2024, the Fund's contract with HCSC to administer CPAP Supplies will terminate. If you require CPAP Supplies after July 1, 2024, you can find a list of providers at www.myibxtpa.com and use your Independence Administrator's card. The standard 10% for Gold, or 30% for Silver, coinsurance will apply.

Ivy Rehab Physical Therapy Benefit: effective July 1, 2024, the benefit to cover Physical Therapy at 100% through Ivy Rehab will be changed to the standard 10% for Gold, or 30% for Silver, coinsurance. If you have already started a course of treatment with Ivy, you will be grandfathered to waive the coinsurance and the Fund will pay 100% through the thirty (30) visits allowed in a Plan Year.

Disability/ Worker's Compensation Benefit: Effective January 1, 2024 if you're a Retiree who is collecting a Pension, even if you return to work, you cannot collect the Fund's Active Disability or Workers' Compensation Benefits.

If you have any questions about your benefits, please visit the Fund's website at www.carpenters.fund or contact the Medical Department at (732) 417-3900, option 3.

Sincerely,

Joseph Obuchowicz, CEBS
Fund Director

Health & Welfare Plan Summary of Material Modification (SMM)

The Trustees have adopted the following benefit changes to the Health & Welfare Plan, as described below:

1. Effective April 1, 2024, the OneDrop Diabetes Care benefit will be replaced with Omada Health as follows:

Omada Health

The Plan has an arrangement with Omada Health to exclusively provide Active Participants and Pre-Medicare Eligible Retired Participants with tools, supplies, and support associated with managing diabetes at no cost to you. These supplies must be obtained through Omada Health and cannot be obtained from any other provider. To obtain services, you must provide documentation to show that you are diabetic (Omada will check for medications through ESI, or you can provide A1C results from the doctor). You will then receive a unique registration code to join and be eligible. You can answer a questionnaire to obtain a code at: express-scripts.com/healthsolutions. More information can be found at www.omadahealth.com/EASC or by calling 888-409-8687.

2. Effective July 1, 2024, the CPAP benefits are changing as follows:

C-PAP

The Plan has terminated their arrangement with Health Care Solutions Corp. (HCSC) as a preferred provider.

All maintenance C-PAP/BI-PAP machines supplies, and support associated with managing sleep apnea is now subject to the plan's coinsurance requirements for Gold and Silver plans.

3. Effective July 1, 2024, the physical therapy benefits are changing as follows:

Ivy Rehab

Participants and their Eligible family members who obtain physical therapy through an Ivy Rehab location will be subject to the coinsurance that otherwise applies for physical therapy services under the Gold and Silver plans.

If you have any questions, please contact the Fund Office at 215-568-0430.

**Summary of Material Modification (SMM)
to the Summary Plan Description (Active) for the
Eastern Atlantic States Carpenters Health Fund
(as restated January 1, 2024)**

This Summary of Material Modification (“SMM”) amends the Summary Plan Description (“SPD”) for Active Participants of the Eastern Atlantic States Carpenters Health Plan (“Plan”). Please keep this SMM with your copy of the SPD for future reference.

Effective January 1, 2024 the Trustees adopted changes to the SPD as follows:

Clarification to Weekly Disability and Worker’s Compensation Benefits Eligibility Rules for Participants Who Are Also Receiving or Have Received Pension Benefits

The SPD provides Weekly Disability Benefits and Weekly Supplemental Worker’s Compensation Benefits for injured or sick active participants who meet certain eligibility rules. The disability and supplemental benefits are intended for active participants only and not for those who have commenced receiving pension benefits or have ever received pension benefits.

For this reason, the Trustees have adopted changes to the Active Health SPD clarifying that individuals currently receiving or who have previously received pension benefits are prohibited from receiving Weekly Disability and/or Weekly Supplemental Workers’ Compensation Benefits. This eligibility rule applies regardless of whether you currently receive pension benefits or if your pension benefits are suspended.

Also, if you commence receiving pension benefits while eligible for and receiving Weekly Disability and/or Weekly Supplemental Worker’s Compensation Benefits, you will be ineligible and your Weekly Disability and/or Weekly Supplemental Worker’s Compensation Benefits will terminate immediately.

Examples:

- 1) Participant A is an Active Covered Participant under the EASC Active SPD. Participant A commenced receiving pension payments on January 1, 2023. Participant A returns to work on March 1, 2025. Participant A’s pension benefits are suspended because Participant A returned to work in covered employment. On April 1, 2025, Participant A breaks their leg in a car accident, temporarily preventing them from working. Participant A is not eligible for Weekly Disability Benefits because Participant A previously commenced receiving pension benefits.*
- 2) Participant B is an Active Covered Participant under the EASC Active SPD. Participant B is injured at work and begins receiving Weekly Supplemental Worker’s Compensation Benefits on February 1, 2024. On April 1, 2024, Participant B commences receiving pension benefits. As of April 1, 2024, Participant B may no longer receive Weekly Supplemental Worker’s Compensation Benefits.*

In view of the above, the Trustees have amended your SPD as follows:

1. On Pg. 10 of your SPD, “Weekly Disability Benefits for Non-Occupational Sickness or Injury for Active Covered Participants Only (Claim Form Required),” Paragraph 1 is amended by adding a new bullet point as follows (*new language italicized*):

Weekly Disability Benefits are provided to eligible, Active Covered Participants only. If you are unable to work because of illness or accidental injury due to a non-occupational cause, you are entitled to weekly disability benefit payments and Credited Hours up to a maximum of 104 weeks (i.e. two years), beginning from the date of the onset of the injury provided:

- you are eligible for benefit coverage in both the Benefit Period in which the illness or injury occurs and the Benefit Period immediately prior to that Benefit Period unless the illness or injury occurs during your initial Benefit Period.
- you submit a claim form for Weekly Disability Benefits and proof from a doctor of your illness or injury to the Fund Office within 90 days of the injury or illness.
- you apply for available state disability benefits including Temporary Disability benefits from the State of New Jersey.
- *you have not commenced receiving pension benefits.*

2. On Pg. 10 of your SPD, “Weekly Disability Benefits for Non-Occupational Sickness or Injury for Active Covered Participants Only (Claim Form Required),” Paragraph 4 is amended by adding the italicized text as follows:

To continue to qualify for the Weekly Disability benefit, you must be under the constant care of a legally qualified medical physician, defined as an individual who is a doctor of medicine, psychiatry, podiatric medicine or osteopathy and who is duly licensed and legally entitled to prescribe and administer drugs and to perform surgical procedures, and submit proof of continued disability once every 4 to 6 weeks. You may not work for remuneration or profit of any kind or receive unemployment compensation benefits at any time during the injury or sickness. *If you are currently receiving or have previously received pension benefits, you are ineligible to receive Weekly Disability Benefits. If you commence receiving pension benefits while receiving Weekly Disability Benefits, you will no longer be entitled to Weekly Disability Benefits.* You may be required to undergo an examination by a physician selected by the Plan to establish your eligibility for continuous coverage if your absence exceeds the average expected recovery time for your illness or injury described in the current version of the MDGuidelines.

3. On Pg. 10 of your SPD, “Weekly Supplemental Worker’s Compensation Benefits for Occupational Sickness or Injury for Active Covered Participants Only (Claim Form Required),” Paragraph 1 is amended by removing language (indicated by strikethrough text) and adding a new bullet point as follows (*new language italicized*):

Weekly Supplemental Workers’ Compensation Benefits are provided to Active Covered Participants only. If you are unable to work because of an illness or accidental injury due to an occupational cause, you are entitled to Supplemental Worker’s Compensation benefits for up to a

maximum of 104 weeks (two years), beginning from the date of the onset of the injury. To receive these benefits:

- You must be eligible for benefit coverage in the benefit period in which the illness or injury occurs; ~~and~~
- You must apply for the Benefit within 90 days of the injury or illness; *and*
- *You must not have commenced receiving pension benefits.*

4. On Pg. 10 of your SPD, “Weekly Supplemental Worker’s Compensation Benefits for Occupational Sickness or Injury for Active Covered Participants Only (Claim Form Required),” Paragraph 3 is amended by adding the italicized text as follows:

To continue to qualify for the Weekly Supplemental Worker’s Compensation benefit, you must be under the constant care of a legally qualified medical physician, as defined as an individual who is a doctor of medicine, podiatric medicine or osteopathy and who is duly licensed and legally entitled to prescribe and administer drugs and to perform surgical procedures, and submit proof of continued Worker’s Compensation once every 4 to 6 weeks. You may not work for remuneration or profit of any kind or receive unemployment compensation benefits at any time during the injury or sickness. *If you are currently receiving or have previously received pension benefits, you are ineligible to receive Weekly Supplemental Worker’s Compensation Benefits. If you commence receiving pension benefits while receiving Supplemental Worker’s Compensation Benefits, you will no longer be entitled to Weekly Supplemental Worker’s Compensation Benefits.*

The SPD shall otherwise remain unchanged.

Questions

As always, the Summary Plan Description determines your rights. You may examine the SPD at the fund office. In addition, if you have any questions about the Health Fund or wish to request a copy of the SPD, you should contact the Plan Administrator at (215) 568-0430 or via email at health@carpenters.fund.