



NEW ENGLAND CARPENTERS HEALTH BENEFITS FUND SUMMARY OF MATERIAL MODIFICATIONS

May 2018

The Board of Trustees would like to announce an enhancement of the processes relating to "Reimbursement and Subrogation" for claims paid on June 1, 2018 and later. 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.

REIMBURSEMENT AND SUBROGATION

Regarding the section titled Reimbursement and Subrogation, starting on page 58 in the SPD, the New England Carpenters Health Benefit Fund ("the Fund") is introducing a new process for certain claims where third party liability may exist. The Fund will pay these claims and then Blue Cross and Blue Shield of Massachusetts, on behalf of the Fund, will request information via US mail from the covered person regarding possible third-party liability. In the event that the covered person does not respond to the letters, BCBSMA will retract payments from the provider, and the provider will pursue payment from the covered person. In the event the covered person responds to the inquiry and the Fund in its discretion determines that there is a likelihood of third party liability, the Fund will require the covered person to sign the Reimbursement and Lien Agreement as a condition for payment of benefits in the future. In such cases, if the covered person does not sign the Agreement, the Fund also will retract payments that had previously been paid to providers.

This new process will be used only when third party liability is uncertain, and the current process outlined in the SPD will continue when third party liability is clear, such as, but not limited to, Motor Vehicle Accidents and work-related injuries.

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