



New England Carpenters Benefit Funds
Health Fund

350 Fordham Road
Wilmington, MA 01887-7075
www.carpentersfund.org
Phone 978-694-1000
Toll-free 1-800-344-1515
Fax 978-657-8724

Dear Member:

Please find enclosed, the Reimbursement Agreement that you must complete, sign and return to the Carpenters Health Benefits Fund Office in Wilmington. In this agreement, you agree to comply with the reimbursement and subrogation provisions of the Fund's rules and regulations.

As stated in the Summary Plan Description, every participant who may be entitled to receive reimbursement from a third party for benefits paid by the Fund must sign a Reimbursement Agreement as a condition to receiving benefits.

The Fund is not an insurance company regulated by state law. It is a trust fund established by collective bargaining agreements between local unions affiliated with the United Brotherhood of Carpenters and Joiners of America and various employers in Massachusetts pursuant to federal labor laws. The medical and hospitalization benefits it provides are entirely self-funded by contributions from participating employers. As a consequence, the Fund is governed by the federal Employee Retirement Income and Security Act, 29 U.S.C. § 1001, et seq., which preempts all state insurance laws as they may apply to the Fund.

This means that if your injuries were suffered in a motor vehicle accident and you have a Personal Injury Protection (PIP) and/or MedPay policy, you are required to use all of your PIP and/or MedPay benefits before the Fund will begin to pay benefits. Since the fund is not an insurance company regulated by state law, you are entitled to the full \$8,000 in PIP coverage instead of the usual \$2,000 that is given to those who are covered by standard health insurance.

If you have any questions after you have reviewed this agreement, please contact the Health Benefits Fund office at (800) 344-1515 or (978) 694-1000. *You must return the agreement to the Fund office within 90 days of the date of the accident or injury, or as soon as reasonably possible, but in no event later than one year from the date of the accident or injury.*

Sincerely,
New England Carpenters Health Benefits Fund