

Industrial Carpenters Trust Funds

SUMMARY OF MATERIAL MODIFICATION

To: **All Participants**

From: **Board of Trustees**

RE: **Elimination of UnitedHealthcare Option for Medical Coverage**

Date: **May 2016**

This announcement will serve as formal notification that effective January 1, 2016, the UnitedHealthcare option for medical and prescription drug coverage under the Fund was eliminated. The reason for this elimination was due to zero participants being enrolled in the UnitedHealthcare plan.

This change will have no effect on your coverage, as all eligible participants are enrolled under the Kaiser Permanente HMO plan.

All other eligibility rules of the Trust will remain the same. Please make sure you keep this notice with your most recent Summary Plan Description. For more information regarding your Plan benefits, or regarding your eligibility for these benefits, please contact the Trust Fund Office at **(925) 208-9997**.

This document has been uploaded and is available on the participant website at www.indcarpbenefits.org.