



Ohio Carpenters' Fringe Benefit Funds

Health Fund: P.O. Box 1257, Troy, MI 48099

Pension and Annuity Funds: P.O. Box 31580, Independence, OH 44131

Phone: (248) 641-4967 Toll Free: (855) 837-3528 Fax: (216) 539-3221

Website: www.ocbenefits.org

Dear Participant,

Please see the following details regarding your Plan:

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996 ANNUAL NOTICE

The Newborns' and Mothers' Health Protection Act of 1996 (Newborns' Act) requires group health plans that offer maternity hospital benefits for mothers and newborns to pay for at least a 48-hour hospital stay for the mother and newborn following childbirth (or, in the case of cesarean section, a 96-hour hospital stay), unless the attending provider, in consultation with the mother, decides to discharge earlier.

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 ANNUAL NOTICE

Your Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

If you have any questions about coverage for mastectomy-related services, please feel free to call the Plan Office at (248) 641-4967 or toll free at (855) 837-3528.

The Notice of Privacy Practices of the Ohio Carpenters' Health Fund is available upon request, at no charge, at the Plan Office, 700 Tower Drive, Suite 300, Troy, Michigan 48098, (248) 813-9800.

For any questions regarding your benefits under the Plan, please call the Benefit Office at (248) 641-4967 or toll free at (855) 837-3528.

You may also access information about your benefits 24 hours a day, 7 days a week by visiting our website at <https://www.ourbenefitoffice.com/OhioCarpenters/Benefits/>

Sincerely,

Ohio Carpenters Fringe Benefit Funds

Important Fund Information

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TROY, MI 48099-1257

P.O. BOX 1257

FRINGE BENEFIT FUNDS

OHIO CARPENTERS'

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