



United Brotherhood of Carpenters and Joiners of America

General Office and Staff Health & Welfare Plan

IMPORTANT NOTICE

Summary of Material Modification

Date: December 2022

To: All Participants and Retirees in the United Brotherhood of Carpenters and Joiners of America General Office and Staff Health and Welfare Plan

From: Board of Trustees

Re: Extension of Retiree Eligibility and Retiree Dental Coverage

The General Office and Staff Health and Welfare Plan has recently been amended to grant retiree medical coverage to retirees who worked for one of the Regional Councils of the United Brotherhood of Carpenters and Joiners of America for at least twenty-five (25) consecutive years and who were active participants in the UBCJA General Office and Staff Health and Welfare Plan for at least one whole year (1 year), i.e., twelve (12) consecutive months, immediately preceding retirement. This change is effective for retirements on and after December 1, 2022.

Also, effective January 1, 2023, dental coverage is available to eligible retirees who reside in the United States and Canada up to an annual limit of \$1,500 per person per calendar year.

This notice describes changes made by Amendment No. 1 to the January 1, 2022 Restatement of the SUMMARY PLAN DESCRIPTION. Please retain this notice for future reference.

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NOTICE OF GRANDFATHERED STATUS

This group health plan believes that this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (PPACA). As permitted by the PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the PPACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the PPACA, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the United Brotherhood of Carpenters and Joiners of America General Office and Staff Health and Welfare Plan c/o BeneSys Administrators. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered plans.

If you have any questions concerning the information in this announcement, please direct them to the Administrative Office toll free at (855) 550-1696, where the staff will be happy to assist you.

A copy of the SMM is also located on the participant website www.UBCbenefits.org.