



# United Brotherhood of Carpenters and Joiners of America

## General Office and Staff Health & Welfare Plan

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### IMPORTANT NOTICE

#### Summary of Material Modification

**Date:** June 2026

**To:** All Plan Participants, Retirees, and Eligible Dependents

**From:** Board of Trustees

**Re:** Summary of Material Modifications - General Office and Staff Health and Welfare Plan

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The General Office and Staff Health and Welfare Plan has recently been amended, effective January 1, 2026, to cover IVF and certain related services for eligible employees, eligible retirees, and eligible dependents.

Specifically, the newly covered services are artificial insemination, in-vitro fertilization, GIFT (gamete intrafallopian transfer), ZIFT (Zygote intra-fallopian transfer), and related drugs administered in a physician's office. These services are subject to coinsurance and a lifetime per covered individual maximum of \$65,000. For instance, if you or your spouse undergo IVF treatment, there is a lifetime cap of \$65,000, and there is a separate lifetime cap of \$65,000 applicable to your covered child, assuming they also undergo the treatment.

Please note that there may be services related to the above listed services that are not covered, such as the cost of genetic counseling.

Covered services also exist for diagnostic tests to find the cause of infertility, such as diagnostic laparoscopy, endometrial biopsy, and semen analysis, and services to treat the underlying medical conditions that cause infertility (e.g., endometriosis, obstructed fallopian tubes, and hormone deficiency). These services are provided on the same basis, at the same cost shares, as any other medical condition and not subject to the above lifetime maximum. Reversals of elective sterilizations are *not* covered.

This notice describes changes made by Amendment No. 2 to the January 1, 2022 Restatement of the SUMMARY PLAN DESCRIPTION. Please retain this notice for future reference.

## 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](http://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](http://www.UBCbenefits.org).