

NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS

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SUMMARY OF MATERIAL MODIFICATIONS

NEW YORK CITY DISTRICT COUNCIL OF CARPENTERS WELFARE FUND

To: Active and Retired Participants of the New York City District Council of Carpenters Welfare Fund and their Eligible Dependents

From: Board of Trustees

Date: October 2016

Re: **NYCDCC Welfare Fund Plan Change- Reduction in Annual Deductibles**

This Summary of Material Modification (“SMM”) is intended to notify you of an important change to the New York City District Council of Carpenters Welfare Fund (the “Welfare Fund”). Please read this SMM carefully and share it with your family. You should keep it with your Welfare Fund Summary Plan Description (“SPD”) and other SMMs. The effective date of this change is January 1, 2017.

Annual Deductibles for Services Provided by Empire BlueCross BlueShield Reduced by Fifty Percent

Effective January 1, 2017, your annual deductibles for In-Network medical and hospital services provided by Empire BlueCross BlueShield will be reduced by fifty percent (50%). This reduction will apply to both individual and family deductibles. The new deductibles effective January 1, 2017 are shown in the charts below. Please note that there is no change to the Out-of-Network deductible.

Active Participants and their Eligible Dependents

ANNUAL DEDUCTIBLE	IN-NETWORK	OUT-OF-NETWORK
	\$200/Individual	\$750/Individual
	\$500/Family	\$1,875/Family

Retirees and their Eligible Dependents

ANNUAL DEDUCTIBLE	IN-NETWORK	OUT-OF-NETWORK
	\$250/Individual	\$750/Individual
	\$625/Family	\$1,875/Family

Questions?

If you have questions regarding this change, please call the Member Services Department at (212) 366-7399, Monday through Thursday from 8:00 a.m. to 5:30 p.m. and Friday from 8:00 a.m. to 5:00 p.m.

The Board of Trustees reserves the right to terminate, suspend, reduce or otherwise modify benefits at any time.