

**CARPENTER FUNDS ADMINISTRATIVE OFFICE
OF NORTHERN CALIFORNIA, INC.**

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May 1, 2015

**TO: All Active Plan A, B, and R Participants and their Dependents, including
COBRA Beneficiaries**

**FROM: BOARD OF TRUSTEES
Carpenters Health and Welfare Trust Fund for California**

RE: BENEFIT CHANGES – Disability Extension

The Board of Trustees of the Carpenters Health and Welfare Trust Fund for California modified the Plan Rules and Regulations for Active Plans A, B, and R Participants as follows:

EFFECTIVE JUNE 1, 2015:

Your existing eligibility may be extended if you are unable to work for a Contributing Employer as a result of your temporary Disability and you are receiving either temporary Workers' Compensation Benefits or State Disability Insurance benefits. The maximum number of months the Plan can extend eligibility based on temporary Disability in a 24 month period is 9 months under Plan A or 4 months under Plans B or R.

Other requirements to grant Disability Extension include:

- 1) You must have earned eligibility based on work hours for the month in which the First Day of Disability falls as well as the following month;
- 2) You must have worked for a Contributing Employer at least 1 day in the 30 days prior to the First Day of Disability;
- 3) You must have been eligible under the Plan based on work hours for at least the 12 month period before the First Day of Disability; and
- 4) You must file an application with the Fund within 12 months of the First Day of Disability.

The term "First Day of Disability" means the claim effective date when you began receiving State Disability Insurance benefits or Workers' Compensation Benefits. However, if you reside in a state that does not provide State Disability Insurance benefits, a written certification from a Physician will determine the First Day of Disability.

Grandfathered Health Plan: The Board of Trustees of the Carpenters Health and Welfare Trust Fund for California believes these plans are "grandfathered health plans" under the Patient Protection and Affordable Care Act ("the Affordable Care Act"). As permitted by the Affordable Care Act, 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 Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, 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 Plan Administrator or the 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 health plans.

Please keep this notice with your benefit booklet. If you have any questions, please contact Benefit Services at the Fund Office at (510) 633-0333 or toll free at (888) 547-2054. You may also send an email to benefitservices@carpenterfunds.com. Forms and information can be found on our website at www.carpenterfunds.com.

The Board of Trustees maintains the right to change or discontinue the types and amounts of benefits under this Plan. This notice is intended as a summary only, and actual Plan documents will be used to interpret the Plan. Only the full Board of Trustees is authorized to interpret the Plan. The Board has discretion to decide all questions about the Plan, including questions about your eligibility for benefits and the amount of any benefits payable to you. No individual Trustee, Employer or Union Representative has authority to interpret this Plan on behalf of the Board or to act as an agent of the Board.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan.