

IMPORTANT REMINDER FOR MEMBERS SEEKING DISABILITY HEALTH COVERAGE

This notice is to inform members that there has been a Summary of Material Modification (SMM) to the **Total Disability Health Provision** found on pages #24 and #25 of the NJ Carpenters Active Health Plan's Summary Plan Description (SPD) approved by the Board of Trustees at the September 2012 meeting.

Number #1 of the list of requirements for active members who receive a permanent Social Security Disability Award - and want to apply for coverage under the disability health provisions of the NJ Carpenters Retired Health Plan - should be changed to include the following bold and underlined phrase: Social Security Award Letter – The individual has received a Social Security Disability Award Letter **and presents the award letter to the Fund Office within 90 days of its receipt.**

In addition to submitting the award letter **within 90 days of its receipt**, active members who receive a permanent Social Security Disability Award and wish to apply for coverage under the disability health provision of the NJ Carpenters Retired Health Plan must also meet the following requirements (already spelled-out in the SPD) to be eligible for coverage:

- **Active Coverage** – The individual must have an “active” level of coverage on the date the Social Security Disability Award Letter deems you disabled.
- **15 Consecutive Years** – The individual must have earned an “active” level of coverage for benefits through the Carpenters Health Fund for at least 15 consecutive years prior to the date of disablement.
- **Pension** – The individual must qualify for, and be receiving, a pension through the NJ Carpenters Fund.
- **Union Dues** – The individual's union dues must be paid up to date with his or her Local Union.

Benefits will be provided for the period of the individual's total disability, or until the first day of the month preceding his or her 65th birthday, whichever occurs first. Medicare will take over as your primary coverage after two years from the date of the permanent disability. **For complete information on the Carpenters disability health provision and requirements, refer to pages #24 and #25 of the NJ Carpenters Health Plan's SPD, or pages #11 & #12 of the Retired Health Plan's SPD.**