



New England Carpenters  
Benefit Funds  
**Health Fund**

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## **ENHANCEMENTS TO YOUR HEALTH BENEFITS**

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The Board of Trustees is pleased to announce that at the November 25, 2013 meeting, the Trustees voted to change the eligibility rules for the Short Hour Buy-In provision and the Retiree Health Plan.

### **Short Hour Buy-In**

Previously, if you did not work enough hours during a work period to maintain your eligibility, you were permitted to purchase Buy-In coverage if you were short by 30 hours or less. In order to take advantage of the buy-in provision, you must have been eligible during the preceding coverage period under that plan with worked hours only.

Effective with the October 2013 Eligibility period the Buy-In coverage rule is amended as follows:

**If you do not work enough hours during a work period to obtain coverage, you may purchase Buy-In coverage if you were short 30 hours or less.**

The revised rule allows members to purchase the short hour buy-in regardless if they had coverage or not in the preceding period. Members will also be allowed to have consecutive short hour buy-in periods.

### **Retiree Health Plan**

Currently, you must be eligible for five out of the past ten coverage periods, have 3,000 hours during the five year period immediately prior to retirement and be covered by the Plan in the period immediately preceding your application for retiree coverage.

The above rule has been amended as follows:

**A member must be eligible for five out of the past ten coverage periods under Plan 1 or 2 including short hour buy-in.**

**The member must be covered under Plan 1 or 2 through worked hours, including short hour-buy-in, in the period immediately preceding your application for retiree coverage.**

All other eligibility rules for the Retiree Health Plan remain unchanged.

We are pleased to continue to provide outstanding health benefits to our membership.

Sincerely,

**BOARD OF TRUSTEES**