

Summary of Material Modifications



St. Louis-Kansas City Carpenters Regional Health Plan

EIN: 43-0685432, Plan No. 501

This Summary of Material Modifications (SMM) as of February 20, 2025, updates the Summary Plan Description (SPD)/Plan Document booklet effective May 1, 2024. This summary should be kept with your current booklet until an updated booklet is distributed to you.

The SMM is required to explain important changes to the Plan and cannot modify the terms of the formal Plan document. This summary is a general description of the changes that have been made to the Plan. If there are inconsistencies between the SMM and the Plan document, the Plan document prevails. The Trustees reserve the right to amend, modify, or terminate the Plan at any time. Receipt of this SMM does not guarantee eligibility.

1. Effective 1/1/2025: Medicare Advantage Group Life insurance policy ends

The group life insurance benefit is no longer available to participants or dependents enrolled in the Medicare Advantage program.

2. Effective 5/1/2024: Self-Payment Minimum Difference provision excluded for Initial Eligibility coverage

Participants who earn initial eligibility under the Plan but do not continue to earn coverage based on continuing eligibility rules are not eligible to make Minimum Difference self-payments to continue coverage under the Plan.

3. Effective 1/1/2025: Premium Plan Annual and Lifetime Dental Maximums increased

The approved dental plan benefit changes outlined below apply to all Active participants in the Premium Plan, as well as for Medicare Advantage participants who have elected dental coverage.

LIMITATION	PPO NETWORK Participant Pays	PREMIER NETWORK Participant Pays	NON-NETWORK Participant Pays
Annual Maximum Benefit, Excluding Orthodontia*	Max Advantage** plus \$2,000	Max Advantage** plus \$2,000	Max Advantage** plus \$2,000
Lifetime Maximum Benefit, Orthodontia Only	\$4,000	\$4,000	\$4,000

4. Effective 1/1/2025: Active Military Leave credit subsidy

Participants who would otherwise lose eligibility due to service in the Uniformed Services will be credited free of charge the minimum Credit Hours necessary to maintain eligibility under the Plan. This is determined by prorating the number of Credit Hours required under the Quarterly Rule. When the participant returns to covered employment or separates from the Uniformed Services, no additional credit will be applied to continue the participant's coverage under the Plan. As a condition of special credit, the participant is required to give the health plan notice of the beginning and the end of service in the Uniformed Services and provide periodic proof of continued service in the Uniformed Services at times and in a manner acceptable to the Trustees.

5. Effective 12/17/2024: Carpenters Wellness Center-Kansas City Schedule of Benefits

Carpenters Wellness Center-Kansas City opened for patients on December 17, 2024. The Kansas City wellness center’s Schedule of Benefits is included below.

WELLNESS CENTER BENEFIT FEES	YOU PAY
MEDICAL	
All Scheduled Provider Visits <i>Includes Preventive Care, Condition Management, Procedures, Chiropractic, Counseling</i>	\$0
Durable Medical Equipment (DME) <i>Includes but is not limited to crutches, braces, splints, and boots</i>	\$0
Internal Lab and/or X-Ray orders <i>Ordered by wellness center providers</i>	\$0
PHARMACY	
Limited Formulary Medication Prescriptions <i>A formulary is the list of generic and brand-name prescription drugs covered under the health plan.</i>	\$0

6. Effective 5/1/2025: Carpenters Dental Center-St. Louis

Dental coverage at Carpenters Dental Center shall be the same as dental coverage at any in-network Delta Dental PPO provider’s office. Services and supplies provided by Carpenters Dental Center will be billed to Delta Dental using the Delta Dental PPO fee schedule, subject to copays and coinsurance as outlined in plan document for the Premium and Basic Dental Plan Schedules of Benefits, whichever applies to the participant’s coverage.

DENTAL	
Preventive Services	Refer to Section VI, “DENTAL BENEFITS”
Basic Services	Refer to Section VI, “DENTAL BENEFITS”
Major Services <i>Includes restorative and prosthodontic services requiring lab work</i>	Refer to Section VI, “DENTAL BENEFITS”