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Dear MWA Employee:

As you may already know, a settlement agreement was recently reached between the Benefit Funds and the Manufacturing Woodworkers Association of Greater New York (the "MWA"), among other parties, which provides, in part, for the reinstatement of your Welfare benefits, ***if you meet certain eligibility requirements.** We have prepared the following Frequently Asked Questions (FAQs) regarding this matter.

Frequently Asked Questions

1. When will I be eligible to receive Welfare benefits and coverage again?

If you meet the Welfare Fund's eligibility requirements, your health coverage will be reinstated on Monday, February 10, retroactive to July 1, 2013.

2. Will I be reimbursed for bills incurred during the period that I was not covered by the Welfare Fund as a result of the MWA dispute?

You may submit bills you incurred during this period for consideration of payment in accordance with the applicable Plan rules.

3. What is the process for submitting bills from this period?

Once we have determined that you have satisfied the Welfare Fund's eligibility requirements for the retroactive reinstatement of coverage, we will mail you a reinstatement of benefits letter and also advise Empire BlueCross BlueShield, as well as Express-Scripts of your reinstatement. Once you receive this notification, either you or your provider should (re) submit claims to Empire BlueCross BlueShield and/or Express-Scripts.

You may submit your medical claims to Empire BlueCross BlueShield, at P.O. Box 1404 Church Street Station, New York, NY 10008-1407. If you have questions about your medical claims, you can contact Empire BlueCross BlueShield at (800) 553-9603.

***One eligibility requirement is that your employer must have reported your hours to the Benefit Funds Office. The required number of hours must be reported by your employer for your coverage to be reinstated. For information on additional eligibility requirements, please consult your Summary Plan Description ("SPD").**

For prescription claims, you can call the Benefit Funds Office to request an Express-Scripts claim form, or you can get the form directly from Express-Scripts by visiting www.express-scripts.com or calling (800) 939-2091. You can then mail the claim to the address located on the form.

4. I purchased another policy when my Welfare coverage was terminated. Will I be reimbursed for this expense?

No. The terms of the settlement agreement do not provide reimbursement for this expense.

5. What type of coverage will I now have?

You will now be enrolled in the Hollow Metal Trust Fund- Plan B Welfare program. Plan B benefits include medical through Anthem BlueCross BlueShield PPO, prescription, dental, and vision. Once your eligibility is determined, the Hollow Metal Fund Office will mail you a Summary of Benefits and Coverage (“SBC”).

6. How can I find out more concerning my benefits?

Once you receive your SBC in the mail from the Hollow Metal Fund Office, you will be able to review this document to help determine your benefits.

7. I am due a bonus check from my employer. When will I receive it?

Although this process does not involve the Benefit Funds directly, we have been informed that you will receive your bonus check within 30 days of your employer ratifying the settlement agreement. Please contact your employer for more information.

If you have any questions after reading the FAQs, please call the Hollow Metal Fund Office at (212) 366-7880.