

# Alaska Carpenters Trust Funds

## Health and Welfare – Defined Benefit – Defined Contribution

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Administered by  
Labor Trust Services, Inc.

December 1, 2023

**TO: All Active Employees, Retirees and Eligible Dependents, Including COBRA Beneficiaries of the Alaska Carpenters Health and Welfare Trust Fund**

### PARTICIPANT NOTICE ABOUT BENEFIT MODIFICATIONS

This Summary of Material Modifications will advise you of certain changes that will be made to the Alaska Carpenters Health and Welfare Plan (the “Plan”). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully and keep it with your important paperwork.

The Plan’s exclusion for the treatment of gender identity disorder including treatment, surgery, or complications is removed. The Plan will provide benefits for the medically necessary treatment diagnosis gender-related mental health conditions, such as gender dysphoria.

Additionally, the Plan’s exclusion for counseling, education, or training services if amended to read:

Medical benefits will not be paid for any of the following items:

Counseling, education, or training services, except for the medically necessary treatment of a diagnosed behavioral health condition (mental health or substance abuse). Family counseling is not covered except when for treatment of a minor child.

Please contact the Trust’s Administration Office, Welfare & Pension Administration Service, Inc. at (800) 478-4431, if you have any questions regarding this notice.

Sincerely,

**Board of Trustees**  
**Alaska Carpenters Health and Welfare Trust Fund**

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