

Date: September 9, 2025

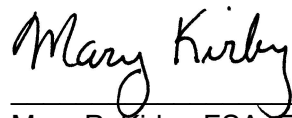
Re: 32BJ North Health Fund Minimum Value Certification – North Health Fund Plan

Actuarial Certification of Minimum Value Requirement of the Affordable Care Act

I am a qualified Actuary and a member of the American Academy of Actuaries. I am familiar with the requirements for, and am qualified to determine, whether or not the plan design tested meets the Minimum Value Requirement of the Affordable Care Act.

Our testing for minimum value relies on proprietary modeling software as well as models that were developed by others. These models produce an actuarial value representing the plans share of costs. Our Health Technical Services Unit, comprised of actuaries and programmers, is responsible for the initial development and maintenance of these models. In addition, they are also responsible for testing models that we purchase from other vendors for reasonableness. The client team inputs the plan provisions or claims data as well as assumptions into these models and reviews the results for reasonableness, under my supervision.

The percentage of total allowed costs of benefits provided under the plan is more than 60% and therefore meets the minimum value requirement.

A handwritten signature in black ink that reads "Mary Kirby".

Mary P. Kirby, FSA, FCA, MAAA
SVP & Chief Health Actuary
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