

Date: September 22, 2021

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.

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



Mary P. Kirby, FSA, FCA, MAAA
Senior Vice President & Consulting Actuary
AAA # 30112
mkirby@segalco.com