

CENTRAL ILLINOIS CARPENTERS

Health and Welfare Trust Fund

June 2006

RE: Benefit Changes to Summary Plan Description

Dear Eligible Participants and Covered Dependents:

The Board of Trustees has implemented some Plan changes effective July 1, 2006. These changes are outlined in the enclosed Summary of Plan Changes. Please keep this document with your copy of the Summary Plan Description (SPD) for future reference.

The SPD controls the actual payment of benefits and the administration of the Plan. The attached summary merely highlights the changes and does not replace the SPD. ***In case of any discrepancy between the attached summary and the SPD, including any and all amendments, the terms of the SPD control.***

If you have any questions about this notice, the Summary of Plan Changes or need additional information, please contact the Fund office at 1-866-732-1919.

Effective August 1, 2006, you may visit the Fund website at www.cichealth.org.

Sincerely,

Board of Trustees

Enc.



**Central Illinois Carpenters Health and Welfare Trust Fund
Benefit Plan Changes Effective July 1, 2006**

Schedule of Benefits I		
Benefit	Current	Change Effective 7-1-06
max out of pocket per calendar year (in network)	\$5,000 per person (no family limit)	add cap limit of \$10,000 aggregate per family
max out of pocket per calendar year (out network)	\$7,500 per person (no family limit)	add cap limit of \$15,000 aggregate per family
organ transplant - organs	limited to kidney, cornea, bone marrow	specific organs as allowed by Medicare
organ transplant - dollar limit	Percentage up to \$35,000 per lifetime	subject to plan provisions and lifetime maximum benefit, no dollar limit if transplant performed at Center of Excellence but if performed elsewhere, \$35,000 limit per lifetime will apply
Routine wellness (medical)	100%, no deductible, \$300 limit/year	expand wellness to specifically include colonoscopy, mammogram, pap test, PSA and blood profiles covered at 90%, no deductible; this is in addition to \$300 <i>routine</i> wellness benefit

Schedule of Benefits IV		
Benefit	Current	Change Effective 7-1-06
maximum lifetime benefit amount	\$1,000,000 per person	\$2,000,000 per person
maximum out of pocket per calendar	\$7,500 per person (no family limit)	add cap limit of \$15,000 aggregate per family
eligibility	residential only	allow retirees to choose this plan upon retirement; retiree change to Schedule IV benefits is irrevocable
organ transplant - organs	limited to kidney, cornea, bone marrow	specific organs as allowed by Medicare
organ transplant - dollar limit - IN NETWORK ONLY	Percentage up to \$35,000 per lifetime	subject to plan provisions and lifetime maximum benefit, no dollar limit if transplant performed at Center of Excellence but if performed elsewhere in network, \$35,000 limit per lifetime will apply
Routine wellness (medical) - IN NETWORK ONLY	100%, no deductible, \$300 limit/year	expand wellness to specifically include colonoscopy, mammogram, pap test, PSA and blood profiles covered at 90%, no deductible; this is in addition to \$300 <i>routine</i> wellness benefit

Central Illinois Carpenters Health and Welfare Trust Fund Benefit Plan Changes Effective July 1, 2006

Member Eligibility Requirements		
	Current	Change Effective 7-1-06
Initial Eligibility	You will become eligible on the <u>first day of the Benefit Quarter</u> which follows a period of not more than 12 consecutive months during which at least <u>600 hours</u> of contributions were paid to the Fund for you by one or more Contributing Employers.	You will become eligible on the <u>first day of the Month</u> following a period of not more than 12 consecutive months during which at least <u>500 hours</u> of contributions were paid to the Fund for you by one or more Contributing Employers.
When Coverage Begins	Your benefits start on the <u>first day of the Benefit Quarter</u> after you meet the initial eligibility requirements. You will remain eligible until you fail to meet the requirements for "Continued Eligibility" as discussed below.	Your benefits start on the <u>first day of the Month</u> after you meet the initial eligibility requirements. You will remain eligible until you fail to meet the requirements for "Continued Eligibility" as discussed below.
Continued Eligibility	After you have met the initial eligibility requirements, in order to continue your eligibility in later Benefit Quarters you must have at least <u>200 hours</u> of contributions paid for you by Contributing Employers in a Calendar Quarter...	After you have met the initial eligibility requirements, in order to continue your eligibility in later Benefit Quarters you must have at least <u>250 hours</u> of contributions paid for you by Contributing Employers in a Calendar Quarter <u>as outlined in the schedule below:</u>
		At least 250 contribution hours during the calendar quarter...
		Provides eligibility for the benefit quarter...
		January, February, March
		June, July, August
		April, May, June
		September, October, November
		July, August, September
		December, January, February
		October, November, December
		March, April, May

Member Eligibility Requirements		
	Current	Change Effective 7-1-06
Continued Eligibility	If you do not receive credit for at least <u>200 hours</u> of contributions in a Calendar Quarter, you may remain eligible for benefits if <u>900 hours</u> of contributions have been paid to the Fund for you by Contributing Employers over a 15-month period...	If you do not receive credit for at least <u>250 hours</u> of contributions in a Calendar Quarter, you may remain eligible for benefits if <u>1,000 hours</u> of contributions have been paid to the Fund for you by Contributing Employers over a 15-month period based on the following schedule:
		At least 1000 contribution hours during the 15-month period ending...
		Continues eligibility for the benefit quarter...
		March 31
		June, July, August
		June 30
		September, October, November
		September 30
		December, January, February
		December 31
		March, April, May