

Central Illinois Carpenters Health & Welfare Trust Fund
200 South Madigan Drive, Lincoln, IL 62656
Office Hours: 8:00 am to 4:30 pm Monday-Friday
Phone: 866-732-1919 ~ Website: www.cichealth.org

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IMPORTANT INFORMATION ABOUT YOUR BENEFITS

NOVEMBER 2020

Dear Participant and Covered Dependent(s):

The Trustees of the Central Illinois Carpenters Health and Welfare Trust Fund (the "Plan") have amended the Plan to include the following benefit enhancement for you and your family:

January 1, 2021: Routine Eye Exam with Zero Copay when Utilizing an In-Network Provider

In an effort to enhance your wellness benefits, effective January 1, 2021, the Plan will provide each eligible Participant with a free routine eye exam (using dilation testing) when a VSP in-network provider is utilized. To assist with utilizing this benefit, you may create an account at vsp.com to review your coverage, find a network doctor, get money-saving offers, and more with 24/7 access online.

Welfare Plan COVID-19 Testing Benefits

Due to a recent extension of the Federal Coronavirus Health Emergency Declaration, the Plan will continue to provide the following temporary benefits enhancements for COVID-19 testing for you and your qualified Dependents until January 21, 2021:

- For both in-network and out-of-network providers, the Plan will temporarily cover 100% of the cost of FDA approved in vitro (laboratory) diagnostic products used to detect or diagnose COVID-19 and SARS-COV-2, the virus that causes COVID-19. This coverage will include the costs related to the administration of these in vitro diagnostic products as well. No prior authorization is required.
- For both in-network and out-of-network providers, the Plan will also temporarily cover 100% of the cost of items and services furnished during a health care provider visit, urgent care center visit, and/or emergency room visit (whether it is an in-person or telemed/virtual visit) that results in an order for in vitro diagnostic products or administration of in vitro diagnostic products to detect or diagnose COVID-19 and/or SARS-COV-2, the virus that causes COVID-19. No prior authorization is required.
- If you or a covered dependent are tested for COVID-19 and receive a bill to pay, please contact the Fund Office at the number listed below. Please note: Coronavirus testing kits for use at home are not covered.

As a reminder, the Plan also covers telemedicine/virtual physician office visits like in-person office visits (deductible and coinsurance). **This means you or your covered dependent may not need to go to a doctor's office which can reduce your exposure to others who are sick and also reduce the spreading of germs if you are sick.** The Plan covers these virtual visits unrelated to the coronavirus so

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they are an option for you regardless of your illness. Please contact your doctor to find out more about his/her offering of telemedicine/virtual office visits.

OTHER IMPORTANT INFORMATION:

Quarterly Status Report

Your quarterly status report indicates your work hours reported to Fund Office and you should review it to ensure all of your work hours are being reported. You should contact the Fund Office about any discrepancy in hours within 15 days of receiving your report. This report is very important because it states if you are eligible or not for Health Plan benefits. The report is mailed to your address on file at the Fund Office each quarter: i.e. July, August and September hours submitted to the Fund Office by October 31 with report mailed during early November. **You are responsible to contact the Fund Office if you do not receive your quarterly status report.** Please call the Fund Office with any questions concerning your hours.

EAP Provider Offers Free Services

The Employee Assistance Program is provided by ComPsych GuidanceResources. This program is free to members and their dependents. Services include counseling, legal and financial consultation and work-life assistance to all members and their household family members (dependents). The program is available 24 hours per day, 365 days a year and is confidential ~ no personal information will be shared with the Plan or its designees.

The EAP is designed to provide short-term counseling services with up to 6 sessions per issue per year. You also have access to a website with information on many topics including relationships, work, school, children, wellness, legal and financial. You may search for local child and elder care, attorneys and financial planners as well as ask questions, take self-assessments and more. The Plan's web ID is: CIC and then you can register for your own login at guidanceresources.com. The Plan has its own dedicated phone line at 800-272-7255 and you'll speak to a counseling professional who will listen to your concerns and guide you to the appropriate service.

A Final Note

We are pleased to provide you and your family with comprehensive coverage and hope this information helps you get the most out of your benefits. If you have specific questions about your benefits, or the content of the Plan Description document, contact the Fund Office toll free at 866-732-1919.

Sincerely,

Board of Trustees

This announcement, which serves as a Summary of Material Modifications, contains only highlights of a recent change to the Central Illinois Carpenters Health & Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.