

**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**

October 2021

Dear Participant and Covered Dependent(s):

It is the intention of the Board of Trustees of the Central Illinois Carpenters Health & Welfare Trust Fund ("Fund") to change benefits from time to time when the financial soundness of the Fund requires, and at other times to comply with changes to the Federal law. This Summary of Material Modifications contains important information about recent changes to benefits and coverages provided through the Fund. Accordingly, please retain a copy of this Summary of Material Modifications with your Summary Plan Description.

**Disability Benefit Increase**

Effective January 1, 2022, the Plan's occupational and non-occupational weekly disability benefit will be available to Eligible Participants up to an increased maximum of 18 total weeks per disability.

**Life Insurance Benefit Increase**

Effective January 1, 2022, the Plan's life insurance benefit for Active Participants and Eligible Retirees up to age 70 will be increased from \$5,000 to \$10,000 regardless of whether the cause of death is accidental or non-accidental.

**Self-Payment Option**

Effective January 1, 2022, the Plan's Self-Pay Option will be available to eligible Active Status Participants and surviving Dependents of a deceased Active Status Participant for a maximum period of six (6) consecutive Benefit Quarters. All other requirements of the Plan's Self-Pay Option will remain unchanged. This limitation will not apply to Disabled Participants who are found eligible for the Plan's Self-Pay Option or the Plan's Retiree Self-Pay Option.

**EAP Provider Offers Free Services**

As a reminder, the Employee Assistance Program is provided by ComPsych GuidanceResources. This program is free to Participants and their Dependents. Services include counseling, legal and financial consultation and work-life assistance to all members and their household family members (dependents).

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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](http://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.

### **Reciprocal Transfer**

If you work out of the area of the Southern Region of the Chicago Regional Council of Carpenters, you will need to contact the Fund Office at 866-732-1919 to obtain a reciprocal (transfer) form to have your hours transferred back to the Central Illinois Carpenters Health and Welfare Trust Fund Office in Lincoln.

### **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.*