

CENTRAL ILLINOIS CARPENTERS
HEALTH and WELFARE TRUST FUND

200 South Madigan Drive • Lincoln • Illinois 62656 • phone 866-732-1919

IMPORTANT INFORMATION ABOUT YOUR BENEFITS

November 2018

Dear Participant and Covered Dependent(s):

The Trustees of the Central Illinois Carpenters Health and Welfare Trust Fund (the “Plan”) want to make you aware of recent changes in the Coordination of Benefit Procedures and Requirements that became effective on October 1, 2018 and thereafter. This Summary of Material Modifications document highlights this procedural change, in addition to providing other important information.

Coordination of Benefit Procedures

Effective October 1, 2018, if you or your eligible Dependent(s) are eligible for benefit coverage through both the Central Illinois Carpenters Health and Welfare Plan and another third-party plan, and the third-party plan contains Coordination of Benefit procedures, the plan that provides coverage to you or your eligible Dependent(s) as a Bargaining Unit Employee through current contributions paid by an Contributing Employer will pay benefits first.

In addition, if you or your eligible Dependent(s) are eligible for benefit coverage through a third-party plan and are also employed by the third-party plan, then the third-party plan will be required to pay benefits first.

Qualifying Events and Family Changes

As a reminder, effective January 1, 2018, the Plan requirement that you provide notice of a qualifying event (such as marriage, divorce, the birth of a child, adoption, placement for adoption of a child or obtaining legal guardianship of a child) to the Fund Office was increased to within 60 days of the qualifying event in order for you to add a dependent for coverage purposes. As long as the notice requirements are met, and you complete and return the necessary enrollment form and supporting documentation within the required 60-day response timeframe, your dependent’s coverage will commence retroactively to the date of the qualifying event.

As in past years, if you are eligible for benefits and you acquire a dependent through a qualifying event, but fail to notify the Fund Office and/or fail to return a completed enrollment form (including supporting documentation) within the required 60 day timeframe discussed above, you may still seek to enroll the dependent with the Fund Office. Contact the Fund Office for more information.

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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 this Summary of Material Modifications 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 recent changes to the Central Illinois Carpenters Health & Welfare Trust Fund. 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.