



Central Illinois Carpenters Health & Welfare Trust Fund
 200 South Madigan Drive, Lincoln, IL 62656 • (866) 732-1919 • www.cichealth.org
 Office Hours: 8:00 a.m. to 4:30 p.m., Monday-Friday

IMPORTANT INFORMATION ABOUT YOUR BENEFITS

JANUARY 2023

Dear Plan 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 or provide notice of updates to the Summary Plan Description. This Summary of Material Modifications contains information regarding updates to your Summary Plan Description (“SPD”). Accordingly, please retain a copy of this Summary of Materials Modifications with your SPD.

Effective June 23, 2022, language underlined below has been added and incorporated into the SPD; language struckout below has been removed from the SPD:

Section: *Schedule of Benefits* (page 5)

| | PREFERRED PROVIDERS | NON-PREFERRED PROVIDERS |
|---|---|---|
| Physician Services Office visits*, labs, and x-rays <u>*Includes coverage for in person and telephonic/video office visits</u> | 80% | 60% |
| Physician Services Occupational Therapy Speech Therapy Physical Therapy Occupational, Speech and Physical Therapy visits are a Covered Service if medically necessary due to accident or illness, <u>including mental health or nervous disorders</u> | 80% 60 visits combined per calendar year maximum <u>Additional visits allowed if Medically Necessary</u> | 60% 60 visits combined per calendar year maximum <u>Additional visits allowed if Medically Necessary</u> |

Section: *Notices* (page 8)

Mental Health Parity and Addiction Equity Act of 2008 Compliance Statement

The Plan is designed to be fully compliant with the parity requirements set forth under the Mental Health Parity and Addiction Equity Act of 2008 (“MHPAEA”). Accordingly, all the Plan’s Mental Health/Substance Abuse Disorder benefits, operational review and appeal components are in full parity across each respective benefit classification under which Medical and Surgical benefits are provided under the Plan.

Section: Covered Medical Expenses (page 30 & 34)

4. Other Covered Medical Expenses including the following services and supplies:
- The services of a licensed Physician for professional services, including in person and telephonic/video office visits.
 - Services of a Physician or licensed physical therapist for Medically Necessary outpatient therapy. Outpatient physical therapy, combined with occupational therapy and speech therapy, have a Plan benefit maximum of 60 visits per calendar year per covered person unless the physical therapy is Medically Necessary for the treatment of the following conditions:
 - Fracture;
 - Stroke;
 - Surgery; ~~or~~
 - Palsy or similar muscle diseases; or
 - Mental health or nervous disorder.
 - Services of a Physician or licensed occupational therapist for Medically Necessary constructive therapeutic activity designed and adapted to promote the restoration of useful physical function, including restoration of physical function related to a mental health or nervous disorder. Outpatient occupational therapy, combined with physical therapy and speech therapy, have a Plan benefit maximum of 60 visits per calendar year per person unless additional Medically Necessary Outpatient occupational therapy is required to restore useful physical function.
 - Services of a Physician or licensed speech therapist for Medically Necessary restoratory or rehabilitary speech therapy for speech loss or impairment due to Sickness, Injury, ~~or due to a congenital anomaly,~~ or mental health or nervous disorder. Outpatient speech therapy, combined with physical therapy and occupational therapy, have a Plan benefit maximum of 60 visits per calendar year per person unless additional Medically Necessary outpatient restoratory or rehabilitary speech therapy is required for speech loss or impairment as defined above.
- ...
10. Benefits will be provided for Outpatient self-management training, education, and medical nutrition therapy to assist with diabetes management or treatment of a mental health or nervous disorder. Benefits will be provided if a Physician renders these services, or duly certified, registered, or licensed health care professional with expertise in the aforementioned practice areas diabetes management. Benefits for such health care professionals will be provided at the benefit level for Other Covered Services. Benefits are also available for regular foot care examinations by a Physician in connection with diabetes management.

Section: Non-Covered Medical Expenses (pages 36 - 37)

- ~~22. Any service, supply or treatment for Speech therapy connected with a learning disability, developmental disorder or functional nervous disorder is not covered. Therapy for conditions when improvement is not anticipated within two (2) months is also not covered.~~
- ...
41. Expenses Incurred for behavioral, social maladjustment, lack of discipline, or other antisocial actions which are not specifically the result of mental health or nervous disorder.
- ...
43. Charges made for functional therapy for learning or vocational disabilities or hearing therapy if such therapy is due to developmental delay which is not specifically the result of, or includes a dual diagnosis involving, a mental health or nervous disorder.

Effective December 15, 2022, language underlined below has been updated in the SPD:

Section: Title Page (page 1)

| | |
|------------------------------|-------------------------------|
| <i>Union Trustees</i> | <i>Employer Trustees</i> |
| <u>Nate German, Chairman</u> | Jeff Fuerst, <u>Secretary</u> |
| <u>Joshua Robertson</u> | <u>Jason Brewer</u> |
| <u>Jeff Bort</u> | <u>Wes Zobrist</u> |
| <u>Riki Dial</u> | <u>Michael Sunley</u> |
| Matthew Bender | <u>Nick Hart</u> |

Section: **Title Page** (page 1, continued)

...
Administrative Manager
Kristina Guastaferrri

...
Consultant
United Actuarial Services

Section: **Important Information About the Health & Welfare Plan** (page 84)

| Union Trustees | Employer Trustees |
|---|---|
| <u>Nathan German, Chairman</u> <u>Southern Region</u> <u>Mid-America Carpenters Regional Council</u> <u>#1 Kalmia Way</u> <u>Springfield, IL 62702</u> | <u>Jeff Fuerst, Secretary</u> Associated General Contractors of Illinois 3219 Executive Drive Springfield, IL 62703 |
| <u>Joshua Robertson, Business Representative</u> <u>Carpenters Local #243</u> 402 S. Duncan Rd Champaign, IL 61821 | <u>Jason Brewer</u> <u>Central Illinois Builders of AGC</u> <u>300 W. Edwards, Ste. 300</u> <u>Springfield, IL 62704</u> |
| <u>Jeff Bort, Business Representative</u> <u>Millwrights Local #1693</u> <u>4979 Indiana Avenue, Suite 211</u> <u>Lisle, IL 60532</u> | <u>Wes Zobrist</u> <u>Builders Association of Tazwell County</u> <u>182 East Washington Street</u> <u>Morton, IL 61550</u> |
| <u>Riki Dial, Regional Director</u> <u>Southern Region</u> <u>Mid-America Carpenters Regional Council</u> <u>#1 Kalmia Way</u> <u>Springfield, IL 62702</u> | <u>Michael Sunley</u> <u>Central Illinois Builders of AGC</u> <u>300 W. Edwards, Ste. 300</u> <u>Springfield, IL 62704</u> |
| Matthew Bender, Business Representative Carpenters Local #237 2412 North Main Street East Peoria, IL 61611 | <u>Nick Hart</u> <u>Greater Peoria Contractors Association</u> <u>1811 W. Altorfer Drive #1</u> <u>Peoria, IL 61615</u> |

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 Summary Plan Description, please 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.