



## Central Illinois Carpenters Health & Welfare Trust Fund

200 S. Madigan Drive • Lincoln, IL 62656 • (866) 732-1919 • [www.cichealth.org](http://www.cichealth.org)  
Office Hours: 8:00 a.m. to 4:30 p.m., Monday-Friday

# IMPORTANT INFORMATION ABOUT YOUR BENEFITS

SEPTEMBER 2024

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 ("Plan") to change benefits from time to time when the financial soundness of the Plan 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.

### Retiree Self-Pay Program – Surviving Spouse

Effective June 1, 2024, the SPD was amended to provide an eligible surviving spouse with the opportunity to continue coverage through the Plan's Retiree coverage program subject to certain requirements.

You must still meet the existing retiree eligibility requirements defined in the SPD at the time of death. If those eligibility requirements are met, your surviving spouse may continue coverage through the Plan's Retiree coverage program if you:

- Die before making your initial retiree self-payment;
- You were running out Active Participant coverage or had coverage terminated on your retirement date; and
- At the time of death, you were receiving a Retirement Benefit from the Carpenters Pension Fund of Illinois.

If the above criteria is met, your surviving spouse may continue coverage by making retiree self-payments if he/she provides written notice to the Fund Office within 31 days of your death. A surviving spouse who is determined to be eligible to make retiree-self payments will pay the self-pay rate (i.e., the active self-pay rate or the retiree self-pay rate) that you qualified for at the time of death.

### Disability Benefits – Eligibility Requirements

Effective May 1, 2024, the eligibility requirements for Active Participants to receive Disability Benefits were amended to read as follows:

To qualify for the disability benefit, you must: 1) be actively at work with a contributing Employer immediately prior to the disability; 2) be eligible for coverage with the Fund; 3) be under the direct care of a Physician; and 4) return the completed Participant Request for Disability Benefit form and Physician Statement form to the Fund Office within 30 days of the later of: the date your disability commenced or the date your Physician determined that you are disabled. The Fund Office will then review the Request for benefits and contact you regarding the decision. To be considered disabled, you must be unable to engage in any gainful employment within the industry or usual occupation and be ineligible for any salary continuation from an Employer.

All other requirements applicable to the Disability Benefit in the SPD remain unchanged.

### **Gene and Cellular Therapy Treatment**

Effective June 1, 2024, the SPD's "Non-Covered Medical Expenses" section was amended to exclude any expense or charge related to gene or cellular therapies.

#### **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 SPD, please contact the Fund Office toll free at 866-732-1919.

Sincerely,

The 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.*