



Central Illinois Carpenters Health & Welfare Trust Fund
200 S. 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

MARCH 2025

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.

Disability Benefits – Eligibility Requirements (Correction to September 2024 Summary of Material Modifications)

In September 2024 you were notified of changes to the Plan's eligibility requirements for Active Participants to receive Disability Benefits. Upon review it was determined the notification required a correction. Please disregard the previous notification. Effective May 1, 2024, the Plan's eligibility requirements for Disability Benefits are as follows:

To qualify for the disability benefit, you must: 1) be actively at work with a contributing Employer within 60 days 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.

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.

