



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

JUNE 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.

### EnCircleRX Program – GLP-1 Medications

Effective August 1, 2025, all GLP-1 medications (e.g., Ozempic, Wegovy, Mounjaro, Trulicity) prescribed for weight management or to treat obesity will be subject to preauthorization through the EnCircleRX Program. As a result, if you or your eligible Dependents are currently taking GLP-1 medications, or are seeking to be prescribed GLP-1 medications for weight-related conditions, the following eligibility requirements must be met to qualify for coverage:

- You or your eligible Dependents must have a Body Mass Index ("BMI") of 32+; or
- BMI of 27-31 with two qualifying conditions (e.g., hypertension, type 2 diabetes).

If you meet the above eligibility requirements, continued coverage for GLP-1 medications will require that you enroll in Omada Health, a virtual lifestyle program. The Omada Health program can be accessed through a digital phone app available in the Apple Store and includes personalized coaching, digital support tools, and monthly weigh-ins to facilitate sustainable lifestyle changes and increase your changes for successful long-term weight management.

### Health Reimbursement Arrangement Benefits

Effective January 1, 2025, the "Health Reimbursement Arrangement Benefits" section of the Summary Plan Description was amended to read as follows:

The Board of Trustees has established a Health Reimbursement Arrangement benefit, also known as a Health Reimbursement Account ("HRA"), for Employees who are working for an Employer who contributes to the Plan by means of a Collective Bargaining Agreement and/or Participant Agreement. The HRA is a tax-advantaged account that is funded by a hourly contribution paid to the Plan by your employer.

Under the HRA, you have a personal balance which accumulates based upon the number of hours you work as long as your Employer makes the required contributions to the Plan on your behalf. You can use the balance in your HRA for out-of-pocket Plan costs for you and your eligible Dependents such as:

- Deductibles;
- Emergency Room or prescription drug Co-Payments;
- Coinsurance;
- Medical care, dental, hearing or vision expenses not covered by the Plan; and
- Self-payments to continue healthcare coverage under the Active Plan or Retiree Plan.

You may also want to consider allowing your HRA balance to accumulate for later use when you retire.

## Eligibility for HRA Account

Members of Carpenters Local #237, # 243, #270, and well as Millwrights Local #1693 members that reside in the Mid-America Carpenters Regional Council (formerly Millwrights Local #1051), in addition to individuals covered by a Participation Agreement with the Plan.

## How an HRA Works

Qualified medical or premium expenses incurred on or after January 1, 2025 are reimbursed to you tax-free and any unused amounts in your HRA will be carried forward for reimbursements to you in later years. For a complete list of IRS qualified medical and premium expenses, please see IRA Publication 502, Medical and Dental Expenses, at [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502).

An account will be set up and maintained for you, funded by monthly contributions for the hours that you work and paid by your Employer, at a rate established pursuant to a Collective Bargaining Agreement or Participation Agreement. The contributions will be credited to your HRA account the month after they are received by the Fund Office (i.e., May work hours paid in June will be credited to your HRA account in July).

Reimbursement is only available to the extent of Employer Contributions credited to your account (and reduced by prior reimbursement payments). If you die, your Dependents can receive reimbursement of eligible expenses from your HRA as long as they remain eligible under the Plan. No death benefits or transfers from the account are permitted.

It is important to note that you cannot make self-payments into your HRA. Also, credit of hours while on Short Term Disability benefits and hours paid by the Employee through Self-Payment of Hours do not count towards HRA funding.

Expenses incurred for services in one calendar year must be submitted for reimbursement by March 31<sup>st</sup> of the following year if you want to request reimbursement or make payment for those services.

## Freezing and Forfeiture of Accounts

Unlike a retirement plan, *the HRA is not a vested benefit*. You must be a *Member in Good Standing* with your Local Union (your dues must be current and not in arrears) in order to utilize your account. This Member in Good Standing requirement applies to both Active Participants and Retired Participants. If you are not a Member in Good Standing, your account will be frozen until you return to the Member in Good Standing status. If you do not return to this status within 12 months, your account will be permanently forfeited to the Plan. In addition to maintaining Member in Good Standing Status, your account will also be permanently forfeited if any of the following circumstances occur:

- If you are an apprentice, you must be currently enrolled in the Apprentice Program. Dropped apprentices forfeit their accounts.
- If you die and are not survived by Dependents.
- If you elect to forfeit your account as permitted by the *Affordable Care Act (ACA)*.
- If your HRA balance is less than the minimum required balance set by the Trustees from time to time, and no new contributions are received, or no withdrawals are made for 24 consecutive months. The minimum HRA balance in effect as of January 1, 2025 is \$100.00.

## HRA Benefits After You Retire

As you will most likely not be working for a Contributing Employer after you retire, your account will no longer be funded; however, as long as you remain a Member in Good Standing with your Local Union (your dues must be current and not in arrears), you may continue to access your HRA for reimbursement of retiree health care self-payment premiums and other eligible expenses.

## Additional Information and Service

For more information or if you have questions about your HRA or wish to receive reimbursement for an HRA eligible expense that you have already paid for, contact WEX, the Third-Party Administrator of your HRA account, at 1-866-451-3399. WEX service representatives are available Monday through Friday, 6AM-9PM Central Standard Time. WEX will provide you with a welcome packet, on-line access at [www.wexinc.com](http://www.wexinc.com), mobile account access via your phone carrier's mobile App Store, and a WEX Card after your HRA account has been created. The WEX Card can be used as a debit card for point-of-sale purchases that qualify as an HRA eligible expense, such as at the pharmacy counter or a doctor's office.

## 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.*