

CENTRAL ILLINOIS CARPENTERS HEALTH & WELFARE
TRUST FUND

200 South Madigan Drive • Lincoln • Illinois 62656 • 1 (866) 732-1919

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IMPORTANT INFORMATION ABOUT YOUR BENEFITS

Dear Participant:

The Trustees of the Central Illinois Carpenters Health & Welfare Trust Fund (the "Plan") want to make you aware of certain changes to the Plan's wellness program. In the past, the Plan issued gift cards to participants upon completion of an annual wellness examination. However, the Internal Revenue Service recently published guidance which prevents the Plan from continuing the wellness gift card incentive program based on tax implications to both the Plan and participants.

As a result, the Plan Trustees were unfortunately required to cancel the wellness gift card incentive program effective June 1, 2016. Please note that if even if you completed your annual wellness examination prior to June 1, 2016, the gift card incentive will not be available based on claims paid at the Plan Office from June 1, 2016 forward. Although gift cards can no longer be issued, the Plan Trustees are exploring other options to incentivize the utilization of wellness benefits to promote the health and well-being of all participants and their families.

Wellness benefits will continue to be covered under the Plan **at 100% with no cost sharing** whatsoever. The wellness benefit coverage levels **have not changed.**

Reminder About Qualifying Event Enrollment Deadlines

As a reminder, the Plan requires you to provide notice of a qualifying event (such as marriage, the birth of a child, adoption, placement for adoption of a child or obtaining legal guardianship of a child) to the Fund Office **within 30 days of the qualifying event** in order for you to add a dependent for coverage purposes. This notice requirement is extended to 60 days if your dependent's coverage with Medicaid or CHIP is terminated due to a loss of eligibility. As long as the notice requirements are met, and you complete and return the necessary enrollment forms and supporting documents, your dependent's coverage will commence retroactively to the date of the qualifying event.

Also, as previously communicated, if you are eligible for benefits and you acquire a dependent through a qualifying event, but fail to notify the Fund Office and return a completed enrollment form and supporting documents within the required timeframes discussed above, you may still seek to enroll the dependent with the Fund Office. Under these circumstances, you would need to request an enrollment form and return it in completed form along with supporting documents to the Fund Office. Thereafter, the dependent will be provided coverage from the date the completed enrollment form and supporting documents are received by the Fund Office. **Please note that if you utilize this late**

enrollment opportunity, coverage for the dependent will not be provided retroactively to the date of the qualifying event, and you must be eligible for benefits with the Fund to enroll the dependent.

Please keep in mind that if you receive an Enrollment/Change Form for any reason, whether you are seeking to add a dependent or reinstate your health coverage, it must be completed and returned to the Fund Office within 60 days of the date the form was mailed to you. Your dependents will NOT be covered by the Health Plan if you do not return this completed form within the required timeframe.

A Final Note

We are pleased to provide you and your family with comprehensive coverage. If you have specific questions about your benefits, or the content of this Summary of Material Modifications, contact the Fund Office at 1(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.