

CENTRAL ILLINOIS CARPENTERS  
HEALTH and WELFARE TRUST FUND

200 South Madigan Drive • Lincoln • Illinois 62656 • phone 866-732-1919

**IMPORTANT INFORMATION ABOUT YOUR BENEFITS**

APRIL 2019

Dear Participant and Covered Dependent(s):

The Trustees of the Central Illinois Carpenters Health and Welfare Trust Fund (the “Plan”) want to make you aware of changes to the Plan’s Self-Pay requirements for both Active Participants and Retirees that will become effective on June 1, 2019 and thereafter. This Summary of Material Modifications document highlights this procedural change, in addition to providing other important information.

**Good Standing Requirement For Self-Payments**

Effective June 1, 2019, if you are an **Active Participant** whose eligibility for coverage terminates due to involuntary unemployment and a corresponding lack of contributions from your employer, you may make self-payments to the Fund to maintain eligibility if:

1. You are a Local Union member who is in good standing and current with membership dues or fees; **and**
2. You are currently registered with a Local Union’s job referral program to perform collectively bargained work with an employer required to make contributions to the Plan. Note, you are not considered available for employment if you work for yourself, any person, corporation or partnership that is not signatory to a collective bargaining agreement requiring contributions to the Plan.

If you do not meet both of the above listed requirements, you will not be eligible to make self-payments as an Active Participant and your Plan eligibility will terminate on the last day of the Benefit Quarter.

In addition, if you are a **Retired Employee** and wish to continue eligibility for coverage by making self-payments, you must meet all of the following eligibility requirements in order for the Plan to both accept your self-payments and continue coverage through self-payments:

1. You apply and qualify for an Early or Disability Retirement Benefit from the Carpenters Pension Fund of Illinois and the Cement Mason’s Pension Fund. (If you are receiving a Normal Retirement Benefit from one of these pension funds, you may still be eligible if your spouse or an Eligible Dependent is under age 65.); **and**
2. You were eligible for benefits from the Central Illinois Carpenters Health and Welfare Trust

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Fund in at least one out of the last four (4) Benefit Quarters preceding the date you retired, and had at least four (4) consecutive Benefit Quarters of prior eligibility under the plan at any point prior to the date you retired; **and**

3. If you retired as a Bargaining Unit Employee, you are a member in good standing, and current with membership dues or fees, with a participating local union located within the Fund's jurisdiction or a local union affiliated with the United Brotherhood of Carpenters and Joiners of America. This requirement must be met prospectively in order for you to continue to make self-payments as a Retiree; **and**
4. You must notify the Fund Office within 31 days of the date of your retirement.

*Please consult the Summary Plan Description for additional information and requirements applicable to both Active Participant and Retired Employee Self-Payments.*

## **Qualifying Events and Family Changes**

As a reminder, effective January 1, 2018, the Plan requirement that you provide notice of a qualifying event (such as marriage, divorce, the birth of a child, adoption, placement for adoption of a child or obtaining legal guardianship of a child) to the Fund Office was increased to within 60 days of the qualifying event in order for you to add a dependent for coverage purposes. As long as the notice requirements are met, and you complete and return the necessary enrollment form and supporting documentation within the required 60-day response timeframe, your dependent's coverage will commence retroactively to the date of the qualifying event.

As in past years, if you are eligible for benefits and you acquire a dependent through a qualifying event, but fail to notify the Fund Office and/or fail to return a completed enrollment form (including supporting documentation) within the required 60 day timeframe discussed above, you may still seek to enroll the dependent with the Fund Office. Contact the Fund Office for more information.

## **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 content of this Summary of Material Modifications document, 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 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.*