

CENTRAL ILLINOIS CARPENTERS  
HEALTH and WELFARE TRUST FUND

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

**IMPORTANT INFORMATION ABOUT YOUR BENEFITS**

March 2018

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 recent enhancements and changes to your benefits that became effective on January 1, 2018 and thereafter. This Summary of Material Modifications document highlights these benefit changes, in addition to providing other important information.

**Dental Benefit Enhancement**

Effective January 1, 2018, the Calendar Year maximum benefit available to you and each of your family members for preventive, basic, and major dental expense coverage was increased from \$1,000.00 to \$1,200.00. This means that you and each member of your family will have an additional \$200.00 in available coverage each year for eligible dental expenses.

Note, preventive dental care services will continue to be covered by the Plan at 100% with no deductible. Please consult the Summary Plan Description for a listing of preventive dental care services.

**Non-Occupational Disability Benefit Enhancement**

Effective January 1, 2018, the Plan's non-occupational disability benefit was increased from \$400.00 per week/\$80.00 per weekday to \$480.00 per week/\$96.00 per weekday for a period of certified disability. The Plan will continue to also provide a credit of 25 hours per week/5 hours per weekday towards continuing eligibility for periods of certified disability. Please consult the Summary Plan Description for additional details and eligibility requirements related to the non-occupational disability benefit.

**Hearing Aid Benefit Enhancement**

Effective January 1, 2018, the Plan's hearing aid benefit was increased from \$1,500.00 to \$2,500.00 during each 5-year measurement period. The Plan will continue to provide this hearing aid benefit at 100% with no deductible for eligible expenses.

**Vision Benefit Enhancement**

Effective February 1, 2018, the Plan's annual coverage allowance for in-network retail frames and elective contact lenses was increased from \$150.00 to \$175.00. The Plan added a \$25.00 co-payment benefit if anti-reflective coatings are included by you as a lens improvement.

## Qualifying Events and Family Changes

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.

## Change in Eligibility Requirements for Self-Payment Coverage

As you are likely aware, the Plan may offer you the ability to continue coverage through self-payments during periods of involuntary unemployment. Effective January 1, 2018, the Plan will not accept self-payments if you are a sole proprietor, corporate officer, partner or owner of an employer that is signatory to a collective bargaining agreement requiring contributions to the Plan and the employer is delinquent in the payment of contributions to the Plan. For such individuals, eligibility for self-payments may be restored upon full payment of all delinquent contributions and associated late fees and costs.

## 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. If you need another copy of the SPD or if you have any questions regarding the changes to the Plan listed herein, please contact the Administrative Manager during normal business hours at: 200 South Madigan Drive, Lincoln, Illinois 62656, phone 866-732-1919.*