

CENTRAL ILLINOIS CARPENTERS
HEALTH and WELFARE TRUST FUND

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

IMPORTANT INFORMATION ABOUT YOUR BENEFITS

November 2016

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 a change to your out of network benefits that will become effective on January 1, 2017. This Summary of Material Modifications highlights this benefit change, in addition to providing other important information.

Out-of-Network Out of Pocket Limit Change

Effective January 1, 2017, the maximum out of pocket limits you will be required to pay for out-of-network facilities and treatment will increase from \$7,500 to \$10,000 for Single Coverage and from \$15,000 to \$20,000 for Family Coverage. The in-network maximum out of pocket limits will remain the same at \$5,000 for Single Coverage and \$10,000 for Family Coverage. Providers in the BlueCross BlueShield PPO network are in-network and you will see no change.

Tax Form Mailing in January mandated by the Affordable Care Act

The Plan is required, by the Affordable Care Act, to report certain health insurance coverage information to the IRS regarding member and dependent coverage under the Central Illinois Carpenters Health and Welfare Plan during the months of January through December 2016.

The Plan is also required to provide an informational form to participants covered in 2016. This form will be mailed to you by February 1, 2017. **THIS FORM IS VERY IMPORTANT – YOU WILL NEED IT TO FILE YOUR 2016 TAXES.** Please look for this form in your mail in January – the envelope’s return address will appear as ‘Central Ill Carpenters Health Fund’.

Preventive Service Coverage

As a reminder, coverage for certain preventative services are provided by the Plan for children and adults on an in-network basis with **no cost-sharing** (for example, no deductibles, coinsurance or copayments). These preventative services are established by the United States Preventative Services Task Force, and can be viewed on the United States Department of Health & Human Services website at: <http://www.hhs.gov/healthcare/facts/factsheets/2010/07/preventive-services-list.html>.

Other Important Information

Plan Description Document:

The Health and Welfare Plan Description was re-stated effective August 1, 2015. The Plan Description is available to you online at www.cichealth.org (click on the Health and Welfare link, then click on Plan Description). You may also contact the Fund Office at 866-732-1919 to request a free paper copy of the Plan Description be mailed to you.

Qualifying Events and Family Changes:

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 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.

Effective August 1, 2015, 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 timeframes discussed above, you may still seek to enroll the dependent with the Fund Office. Contact the Fund Office for more information.

Employee/Member Assistance Program:

Confidential services are provided at **no cost** to members and their dependents. Chestnut Global Partners in Bloomington is the provider of services. Counseling Services include: concern assessment; *up to six sessions of short-term counseling per person per year, per concern*. Other services include legal and financial consultations along with identify theft restoration services and elder care assistance. Call 1-800-433-7916 any time, any day as services are provided 24 hours/day. You may also access their website for free at: chestnut.personaladvantage.com, user name: CIC. The website offers articles and self-assessments on many topics including health and wellness, financial challenges, relationships, mental health and caregiving.

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 Modification, 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.