

Central Illinois Carpenters Health & Welfare Trust Fund
200 South Madigan Drive, Lincoln, IL 62656
Office Hours: 8:00 am to 4:30 pm Monday-Friday
Phone: 866-732-1919 ~ Website: www.cichealth.org

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IMPORTANT INFORMATION ABOUT YOUR BENEFITS

NOVEMBER 2019

Dear Participant and Covered Dependent(s):

The Trustees of the Central Illinois Carpenters Health and Welfare Trust Fund (the "Plan") have amended the Plan to include the following benefit enhancements for you and your family:

Electric/Powered Wheelchair

Effective September 26, 2019, the Plan now provides each eligible Participant with a \$10,000 lifetime maximum benefit for the expense of purchasing an electric/power wheelchair, subject to a determination of medical necessity by the Fund's utilization management vendor.

Crediting of Hours Procedure

The Plan continues to provide all Participants with the ability to have work hours credited for eligibility purposes one (1) time every twelve (12) months for each signatory employer. As of September 26, 2019, any crediting that is made on your behalf under the Crediting of Hours Procedure will not be counted against your one (1) time every twelve (12) month crediting opportunity if the signatory employer pays all outstanding contributions owed, for all employees who are Participants in the Fund, within sixty (60) days of Plan's mailing of quarterly status reports. Please consult your Summary Plan Description for further information regarding the Crediting of Hours Procedure.

OTHER IMPORTANT INFORMATION:

Quarterly Status Report

Your quarterly status report indicates your work hours reported to Fund Office and you should review it to ensure all of your work hours are being reported. You should contact the Fund Office about any discrepancy in hours within 15 days of receiving your report. This report is very important because it states if you are eligible or not for Health Plan benefits. The report is mailed to your address on file at the Fund Office each quarter: i.e. July, August and September hours submitted to the Fund Office by October 31 with report mailed during 1st week of November. **You are responsible to contact the Fund Office if you do not receive your quarterly status report.** Please call the Fund Office with any questions concerning your hours.

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Reciprocal Transfer

If you work out of the area of the Southern Region of the Chicago Regional Council of Carpenters, you will need to contact the Fund Office at 866-732-1919 to obtain a reciprocal (transfer) form to have your hours transferred back to the Central Illinois Carpenters Health and Welfare Trust Fund Office in Lincoln.

New EAP Provider Effective September 1, 2019

The Employee Assistance Program is provided by ComPsych GuidanceResources as of September 1, 2019. This program is free to members and their dependents. Services include counseling, legal and financial consultation and work-life assistance to all members and their household family members (dependents). The program is available 24 hours per day, 365 days a year and is confidential ~ no personal information will be shared with the Plan or its designees.

The EAP is designed to provide short-term counseling services with up to 6 sessions per issue per year. You also have access to a website with information on many topics including relationships, work, school, children, wellness, legal and financial. You may search for local child and elder care, attorneys and financial planners as well as ask questions, take self-assessments and more. The Plan's web ID is: CIC and then you can register for your own login at guidanceresources.com. The Plan has its own dedicated phone line at 800-272-7255 and you'll speak to a counseling professional who will listen to your concerns and guide you to the appropriate service.

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 experiencing 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.

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 for coverage to commence as of the date all the documents are received. 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 the Plan Description 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 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.