

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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**SUMMARY OF MATERIAL MODIFICATIONS
IMPORTANT INFORMATION ABOUT YOUR BENEFITS
in *RELATION TO THE CORONAVIRUS***

MARCH 2020

Dear Participant and Covered Dependent(s):

Because we are concerned for your health and well-being, the Board of Trustees of the Central Illinois Carpenters Health and Welfare Trust Fund (the "Plan") have enhanced the Plan benefits in relation to the Coronavirus (COVID-19).

Testing for the Coronavirus is Covered at 100%

Effective immediately, the Plan will cover 100% of the cost for testing to diagnose COVID-19 when medically necessary and consistent with Centers for Disease Control (CDC) guidance. This means no prior authorization is needed and there is no deductible or coinsurance cost to you for the testing fees.

As long as you, or your qualified dependent, are covered by the Plan on the date of testing, the Plan will pay the cost of testing (administration of test and lab services to process and read the test). If you or a covered dependent are tested for COVID-19 and receive a bill to pay, please contact the Fund Office immediately. Please note: Coronavirus testing kits for use at home are not covered.

Telemedicine/Virtual Physician Office Visits are Covered by the Plan

The Plan covers telemedicine/virtual physician office visits like in-person office visits (deductible and coinsurance). This means you or your covered dependent may not need to go to a doctor's office which can reduce your exposure to others who are sick and also reduce the spreading of germs if you are sick. The Plan covers these virtual visits unrelated to the coronavirus so they are an option for you regardless of your illness. Please contact your doctor to find out more about his/her offering of telemedicine/virtual office visits.

Member Assistance Program is Available

The stress of world and local events such as the coronavirus can impact your overall health. Effects of COVID-19 are seen in cancellations of sporting events and concerts, school closings, reduced/eliminated work schedules and more. The Member Assistance Program (MAP) is provided by ComPsych GuidanceResources. This program is free to members and their dependents. Services

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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 MAP 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.

More Information

Please read the enclosed flier from BlueCross BlueShield as it provides helpful information regarding what you can do to stay healthy. The document also lists symptoms of the coronavirus (fever, cough and shortness of breath) and what to do if you think you may have COVID-19.

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.



BlueCross BlueShield
of Illinois

Coronavirus and What It Means

What is a coronavirus?

Coronaviruses have been around for decades and are perhaps best known for causing illnesses like the common cold, with symptoms like coughing, sneezing and other upper respiratory issues. In late 2019, a new coronavirus was discovered.

What can you do to keep yourself and others healthy?

According to the Centers for Disease Control (CDC):

There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19). The best way to prevent illness is to avoid being exposed to this virus. However, as a reminder, CDC always recommends everyday preventive actions to help prevent the spread of respiratory diseases, including:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Follow CDC's recommendations for using a facemask.
 - CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including COVID-19.
 - Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others.
 - The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a health care facility).

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.

What are the symptoms of the coronavirus?

- Fever
- Cough
- Shortness of breath

What should I do if I think I have COVID-19?

- Seek medical advice if you have recently traveled to a level 3 country as identified by the CDC and feel sick. Please visit <https://wwwnc.cdc.gov/travel/notices>.
- Call ahead before you go to a doctor's office or emergency room. Tell them about your recent travel and your symptoms.

Do I need to go to the emergency room (ER)?

Not usually. If you are not sure if you need to go to the ER, call your health care provider.

For more information

The CDC is a great resource for up-to-date information about COVID-19. Please visit <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

* Centers for Disease Control and Prevention: Coronavirus Disease 2019 (COVID-19) <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

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