

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*

APRIL 2020

Dear Plan Participant and Covered Dependent(s):

The Board of Trustees continues to closely monitor events related to the spread of Coronavirus Disease 2019 (COVID-19) and are working hard to develop and expand benefits to further protect you and your family during this pandemic. After significant review, we are pleased to report a number of recently approved benefit enhancements which are described below in greater detail. The Trustees focused on areas of benefit improvement to assist with continued eligibility and new, comprehensive coverages for COVID-19 treatment.

Effective immediately, the Central Illinois Carpenters Health & Welfare Trust Fund (the "Plan") has made the following temporary benefit enhancements through December 31, 2020:

- If you are currently eligible for coverage with the Plan through the March/April/May Benefit Quarter, your coverage will be automatically extended through the June/July/August Benefit Quarter. This eligibility assistance will be provided regardless of the number of hours you worked during the January/February/March Eligibility Quarter.
- The Plan's 15-month eligibility "lookback" period is now reduced from 1,000 hours to 750 hours for the June/July/August and September/October/November Benefit Quarters. This means that if you worked at least 750 hours during the 15-month lookback period to be eligible for these benefit quarters, you will have health insurance coverage during the Benefit Quarter.
- The Plan will now provide you and your family with 100% in-network hospitalization coverage for inpatient COVID-19 treatment. This means that if you or your dependent(s) are hospitalized for COVID-19 treatment, you will have no out-of-pocket costs for these services such as deductibles and coinsurance.

As a reminder, the Plan also 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.

COVID-19 is a new disease and there is more to learn about its transmission, the severity of illness it causes, and to what extent it may spread in the United States. According to the CDC, a person may develop symptoms of the COVID-19 virus within 14 days of exposure. Symptoms include feeling sick with an acute respiratory illness, such as a fever, cough, or difficulty breathing. As there is no present vaccine to prevent COVID-19, the CDC recommends the following to prevent the spread of the virus:

1. Wash hands often with soap and water for at least 20 seconds, and if soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol;
2. Avoid touching eyes, nose, and mouth with unwashed hands;
3. Avoid close contact with people who are sick;
4. Stay home when sick;
5. Cover coughs or sneezes with tissues or cough into the elbow area, then discard the tissue in the trash and follow up with handwashing; and
6. Clean and disinfect frequently touched objects and surfaces regularly

More information about COVID-19 may be found at the following links:

- Centers for Disease Control and Prevention: www.cdc.gov
- Illinois Department of Public Health: <http://www.dph.illinois.gov/>
- World Health Organization: <https://www.who.int>

Member Assistance Program is Available FREE of Charge

The stress of world and local events such as the coronavirus can impact your overall health. The Member Assistance Program (MAP) is provided by ComPsych Guidance Resources. 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 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.

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.