

An Important Message From:

The Chicago Regional Council of Carpenters Welfare Fund

April 2020

IMPORTANT ANNOUNCEMENT REGARDING TEMPORARY CHANGES TO THE ACTIVE PLAN OF BENEFITS AND RETIREE PLAN OF BENEFITS

Please read the following information carefully. If you are married or have dependents covered under the Chicago Regional Council of Carpenters Welfare Fund (“Fund” or “Plan”) please share this information with them. You should file this document with your Summary Plan Description (your benefit booklet) for future reference.

Due to the COVID-19 Pandemic, the Board of Trustees is providing eligible participants and dependents with the following temporary relief.

The following temporary relief changes apply to the Active Plan of Benefits:

Extension of Eligibility Coverage

If you are eligible for benefits under the Active Plan for the Coverage Quarter of March 1, 2020 through May 31, 2020 but will lose eligibility for the June 1, 2020 through August 31, 2020 Coverage Quarter due to a reduction of hours, your eligibility will automatically be extended for one quarter; therefore making you eligible for benefits for the coverage quarter of June 1, 2020 through August 31, 2020. Excludes Participants currently continuing coverage under COBRA, the Low Cost Medical Plan, the Self-pay option and Retired Participants still eligible for benefits under the Active Plan.

Temporary Reduction in Hours Requirement

Effective with the June 1, 2020 Coverage Quarter, the 4 Calendar Quarter look back hours requirement is reduced from 1,000 hours to **750 hours**. For apprentices, the 4 Calendar Quarter look back hours requirement is reduced from 760 hours to **500 hours**. This will remain in effect through the Coverage Quarter ending November 30, 2020. Excludes Retired Participants eligible for benefits under the Active Plan.

Temporary Reduction in Cobra and Low Cost Premiums

There will be a temporary 25% reduction in the premiums due for COBRA and the Low Cost Medical Plan for the coverage months of April, May, June, July and August, 2020. If you are currently on COBRA or Low Cost Medical Plan you will receive a separate notice detailing the premium reductions. Overpayments will be applied to future months or, in some cases, direct refunds may be issued.



Short Term Disability Benefits Expanded to Include Covid-19 Diagnosis

Effective March 1, 2020, for an Employee who is eligible for benefits, the definition of Non-Occupational Illness under the Short Term Disability benefit has been temporarily expanded to include coverage for imposed quarantine or self-quarantine of an eligible Employee who is unable to work because his attending physician has certified that such quarantine is (1) medically necessary or appropriate because the eligible Employee has been diagnosed with COVID-19; (2) had exposure or suspected exposure to COVID-19; and/or (3) a member of the eligible Employee's household has been diagnosed with COVID-19 according to the accepted guidelines of the Centers for Disease Control and Prevention and/or the respective state Department of Health. The Plan is further amended to waive the seven (7) calendar day waiting period for benefits to start for qualifying COVID-19 Disabilities. This benefit change does not apply to Employees currently continuing coverage under COBRA, the Low Cost Medical Plan or the Self-pay option.

The following temporary relief changes apply to the Active and Retiree Plans of Benefits:

Temporary Additional Coverage under the Active and Retiree Plans of Benefits

Effective March 1, 2020, the Plan will provide the following additional coverage as follows:

- **COVID-19 Claims:** 100% coverage for PPO and Non-PPO COVID-19 testing, office visits, ER and urgent care visits relating to the treatment of COVID-19. To the extent permitted by law, all Non-PPO COVID-19 claims are subject to the Reasonable & Customary Allowance. Deductibles and coinsurance do not apply.
- **Telehealth & Virtual Visits:** 100% coverage for all PPO and Non-PPO medical and behavioral health virtual office visits and telehealth visits. Non-PPO charges are subject to the Reasonable & Customary Allowance as allowed by applicable law. Deductibles and coinsurance do not apply.
- **In-Network Hospital Claims:** 100% coverage for **in-network** hospital charges for individuals hospitalized and receiving in-patient care for COVID-19. Deductible and coinsurance do not apply. This temporary benefit change does not apply to separate medical charges you may receive relating to in-patient treatment, for example, for physician fees, readings of x-rays & CT scans, etc. This does not apply to Non-PPO hospital claims.

If you have any questions about this notice, please contact the Fund Office, Monday through Friday, between the hours of 8:00 a.m. and 4:30 p.m. at (312) 787-9455, Menu Option 3 (Active Plan) or Menu Option 4 (Retiree Plan).

Sincerely,

The Board of Trustees

SUMMARY OF MATERIAL MODIFICATIONS

April 2020

EIN: 36-2229735 Plan No. 501

This announcement contains highlights of certain features of the Chicago Regional Council of Carpenters Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this announcement does not guarantee eligibility.