

**An Important Message From:**

**The Chicago Regional Council of Carpenters Welfare Fund**

November 2020

## IMPORTANT ANNOUNCEMENT REGARDING TEMPORARY CHANGES TO THE ACTIVE 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 continued effects of the COVID-19 Pandemic, the Board of Trustees is providing the following temporary relief under the Active Plan of Benefits:

### Extension of Eligibility for Coverage Quarter December 1, 2020

The Board of Trustees has approved an additional extension of coverage for the December 1, 2020 coverage quarter. The extension of coverage is subject to certain parameters listed below:

- You must have been Eligible for Active plan benefits March 1, 2020 quarter (excludes self pay, COBRA/Low Cost);
- You must have last hours credited from a contributing employer for work performed in 2020 (*excludes* anyone with last hours through disability credits);
- Excludes retirees in pay status as of December 1, 2020;
- Excludes individuals under a collective bargaining agreement or participation agreement which provides month-to-month coverage;
- Excludes employees of the Fund Office or Regional Council whose employment ended in 2019 or 2020; and
- Excludes deceased participants.

### Extension of Reduced Hours Requirement in 4-Quarter Look Back Period

Effective for the Coverage Quarters beginning December 1, 2020 and March 1, 2021, the 4-quarter hours lookback requirements will continue to be reduced from 1,000 hours to **750 hours** and, for Apprentices, from 760 hours to **500 hours**. The following restrictions apply:

- Excludes Retirees in pay status as of the beginning of each of these Coverage Quarters;



- Excludes individuals under a collective bargaining agreement or participation agreement which provides month-to-month coverage;
- Excludes employees of the Fund Office or Regional Council whose employment ended in 2019 or 2020; and
- Excludes deceased participants.

### Coverage under the Active Plan of Benefits

The COVID-19 related health coverage measures outlined in the Summary Material Modification dated April 2020 remain in effect, except, effective January 1, 2021, telephonic and virtual medical and behavioral health visits (without a COVID-19 or suspected COVID-19 diagnosis) will be subject to the applicable coinsurance/deductible coverage limits for in-network and out-of-network providers. The Summary Plan Description and Schedule of Benefits can be found on the Fund's website at [crcbenefits.org](http://crcbenefits.org).

#### Some important reminders:

- Eligible participants and dependents receive **free services at the Carpenters Center for Health**, including telephonic and virtual visits. Contact the Health Center at (312) 337-4150 or visit [www.crcchealthcenter.org](http://www.crcchealthcenter.org).
- Eligible participants and dependents receive **five (5) free confidential counseling sessions** for each issue through our Members Assistance Program. Contact ComPsych Guidance Resources at (888) 860-1566 or visit [www.guidanceresources.com](http://www.guidanceresources.com).
- The temporary **25% reduction in the premium rates for continuation coverage** under COBRA and the Low Cost Medical Plan extends through March 31, 2021.

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.

Sincerely,

**The Board of Trustees**

**SUMMARY OF MATERIAL MODIFICATIONS**  
**November 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.