

GARY PERINAR
Executive Secretary-Treasurer

JEFFREY ISAACSON
President



12 East Erie Street
Chicago, Illinois 60611-2796

312-787-3076 • Fax: 312-951-1540
www.carpentersunion.org

MEMORANDUM

Date: March 26, 2020
To: All Local Unions, Business Representatives & Organizers
From: Gary Perinar, EST

Our hard work and efforts over the past week have finally produced major Welfare Fund improvements that will benefit our members and their families during the COVID-19 crisis. Today, the Trustees of the Benefit Study Committee approved the following to aid our Welfare Fund Plan participants.

IMPROVEMENTS TO WELFARE BENEFITS:

- **Extension of eligibility under the Active Eligibility Requirements:** If a participant is eligible for the March coverage quarter and will lose eligibility in the following quarter due to a reduction of hours, **eligibility coverage will automatically be extended for the June through August 2020 coverage quarter.**
- **Temporary reduction in hours requirement for the 4-quarter eligibility look back period:** Effective with the June 1 coverage quarter, the 4 quarter look back period hours requirement is reduced from 1,000 to **750 hours**. For Apprentices, the 4-quarter eligibility look back period is reduced from 760 hours to **500 hours**. This will remain in effect through the coverage quarter ending November 30, 2020.
- **Temporary 25% reduction in COBRA and Low-cost premiums for the coverage months of April through August 2020.**
- **Expand the definition of Non-Occupational Illness under the Short-term Disability Benefits to include COVID-19.**
- **100% coverage for COVID-19 testing, office visits, ER and urgent care visits relating to COVID-19.**
- **100% coverage for telehealth and virtual office visits (medical and behavioral health).**
- **100% in-network hospitalization coverage for individuals receiving in-patient treatment for COVID-19.**

UNEMPLOYED MEMBERS: Members considering a Distribution from the Supplemental Retirement Fund Account should contact John Hancock Retirement Plan Services to request an application for benefits 855-312-2722. The turnaround time is generally 2 weeks from the application approval date.