



Central Midwest Regional Council of Carpenters' Welfare Fund

P.O. Box 1257, Troy, MI 48099
(800) 700-6756

To: Participants in the Central Midwest Regional Council of Carpenters Welfare Fund

Re: HIPAA Notice of Privacy Practices

Date: April 21, 2026

Enclosed please find a revised Notice explaining changes required by federal law made to the HIPAA Notice of Privacy Practices. You received a prior notice that had the incorrect name of the Fund. We apologize for any confusion this may have caused.

Sincerely,

Darris Garoufalis, Plan Manager
Central Midwest Regional Council of Carpenters Welfare Fund

4909-0166-7235, v. 1



Central Midwest Regional Council of Carpenters' Welfare Fund

P.O. Box 1257, Troy, MI 48099
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TO: Central Midwest Regional Council of Carpenters Welfare Fund Participants
FROM: The Board of Trustees of the Central Midwest Regional Council of Carpenters Welfare Fund
RE: Changes to HIPAA Notice of Privacy Practices to Comply with Federal Law
DATE: February 2026 (rev. April 2026)

Part of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), known as the Privacy Rule, requires group health plans, like the Central Midwest Regional Council of Carpenters Welfare Fund plan, to adopt a Notice of Privacy Practices. This Notice of Privacy Practices describes the uses and disclosures the plan can make of your protected health information (PHI) that is created, received, and maintained by the plan in the course of providing health benefits. In addition, the Notice of Privacy Practices explains the legal obligations of the plan and your legal rights regarding the PHI held by the Plan.

The Privacy Rule also requires plans to make available to all participants their Notice of Privacy Practices and, when material changes are made to such Notice of Privacy Practices, send a timely communication describing such materials changes.

Effective **February 16, 2026**, the Central Midwest Regional Council of Carpenters Welfare Fund's Notice of Privacy Practices has been materially changed to comply with changes made by law, specifically to:

1. **Incorporate additional protections for substance use disorder treatment records.** In relevant part, there are specific limitations on how we can use or disclose records of your identity, diagnosis, prognosis, or treatment maintained in connection with the performance of any program or activity related to substance use disorder education, prevention, training, treatment, rehabilitation, or research, which was conducted, regulated, or directly or indirectly assisted by any federal department or agency (Part 2 records).

Part 2 records, or testimony relaying the content of such records, will not be used or disclosed in any civil, administrative, criminal, or legislative proceeding against you unless based on specific written consent or a court order after notice and an opportunity to be heard is provided to you. A court order authorizing the use or disclosure must be accompanied by a subpoena or other legal requirement compelling disclosure before the requested record is used or disclosed.

2. **Provide information regarding redisclosure.** You should be aware that information disclosed in accordance with this notice and federal law may be subject to redisclosure and no longer protected by the limitations contained in this notice and federal law.

To request a copy of the Central Midwest Regional Council of Carpenters Welfare Fund's updated Notice of Privacy Practices, provide your name and mailing address to the plan representative identified below, and a copy will be sent to you, free of charge.

Plan Representative: Darris Garoufalis (third-party administrator)
BeneSys, Inc.
700 Tower Drive, Suite 300
Troy, Michigan 48098
Telephone Number: (800) 700-6756

The Central Midwest Regional Council of Carpenters Welfare Fund's updated Notice of Privacy Practices is also posted on the Fund's website, accessible at <https://www.ourbenefitoffice.com/cmrc/Benefits/>. 4900-2896-1679

**CENTRAL MIDWEST REGIONAL COUNCIL
OF CARPENTERS' WELFARE FUND
P.O. BOX 1257
TROY, MI 48099-1257**



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