



Central Midwest Regional Council of Carpenters' Welfare Fund

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TO: Participants in the Central Midwest Regional Council of Carpenters Welfare Fund
(CMRCC Welfare Fund)

FROM: Board of Trustees of the CMRCC Welfare Fund

DATE: June 18, 2026

Enclosed please find an updated Summary Plan Description (SPD) for the CMRCC Welfare Fund. This document summarizes the current eligibility rules, benefits, and other terms and conditions for coverage under the CMRCC Welfare Fund and replaces all SPDs (and corresponding amendments and summaries of material changes) previously provided.

Please take time to review this document carefully and keep it in a safe place for future reference. This document is also available online at
<https://www.ourbenefitoffice.com/CMRCC/Benefits/HealthcareDocuments.aspx>

We are pleased to announce the following benefit improvements incorporated into this SPD:

1. **Cochlear Implants:** Claims for cochlear implants will be covered, subject to medical necessity and all other Plan terms and conditions.
2. **Developmental Delay:** Claims for developmental delay will be covered, also subject to medical necessity and all other Plan terms and conditions.

The Trustees approved the above changes effective January 1, 2025. Therefore, if you have claims for either cochlear implants or developmental delay incurred on or after January 1, 2025, please contact the CMRCC Welfare Fund's Claim Administrator, Independence Administrators, at 1-833-242-3300, so your claims can be reprocessed in light of these changes.

If you have any questions, please contact the Fund Office.

Sincerely,

The Fund Office