



# Central Midwest Regional Council of Carpenters' Welfare Fund

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**TO:** Contributing Employers for Non-Bargaining Unit Employees

**FROM:** Board of Trustees of the Central Midwest Regional Council of Carpenters  
Welfare Fund (CMRCC Fund)

**RE:** Reminder of Upcoming Changes to Coverage for Non-Bargaining Unit  
Active Employees and Retirees

**DATE:** April 2026

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Effective January 1, 2025, the Indiana/Kentucky/Ohio Regional Council of Carpenters Welfare Fund (IKORCC Fund) merged into the Ohio Carpenters Health Fund (Ohio Fund), which was renamed the Central Midwest Regional Council of Carpenters Welfare Fund.

As previously advised, in conjunction with the merger certain changes were made to coverage for Non-Bargaining Unit (NBU) participants – actives and retirees. This is a reminder of those changes. Please read carefully and contact the Fund Office if you have any questions.

## **COVERAGE FOR NBU ACTIVE EMPLOYEES**

The Plan requires Employers to provide, at a minimum, single coverage for all NBU employees who work at least 32 hours per week, with coverage beginning on the first day of the month following one month of employment. Coverage is not permitted for NBU employees working fewer than 32 hours per week.

Because the Ohio Plan previously allowed coverage for employees working at least 24 hours per week, Employers that were contributing to the Ohio Plan on behalf of NBU employees as of December 31, 2024, were permitted to continue offering coverage to employees working at least 24 hours per week through December 31, 2026. **Thus, as of January 1, 2027, all NBU employees must work a minimum of 32 hours per week to be eligible for coverage.**

For your convenience, the Plan's NBU eligibility requirements for active employees are set forth below:

Subject to all Plan provisions, the following requirements must be met for the participation of NBU employees of contributing employers:

- (1) Execution of a Participation Agreement between the contributing employer and the Fund.

- (2) The Employer has been a contributing Employer for at least 12 months prior to making application to cover NBU employees.
- (3) On average for each 12-month period a Participation Agreement is in effect, at least 50% of the Employer's employees are individuals for whom Contributions are required under the CBA.
- (4) The Employer covers all NBU who work at least 32 hours a week for, at a minimum, single coverage as of the first of the month following one month of employment. Coverage is not allowed for those working less than 32 hours a week (except that Employers who were contributing to the Ohio Plan on behalf of NBU employees as of December 31, 2024, are allowed to continue coverage for employees working at least 24 hours through December 31, 2026).
- (5) The Employer timely pays the monthly premium for coverage at the time and in the amount established in the sole and exclusive discretion of the Trustees. Premiums are due prior to the month of coverage. Coverage terminates if premiums are not timely remitted.

#### **COVERAGE FOR NBU RETIREES**

The IKORCC Fund provided NBU Retiree coverage in certain circumstances, and the Ohio Fund did not provide NBU Retiree coverage. **The CMRCC Plan provides limited NBU Retiree coverage, summarized as follows:**

- (1) **Grandfathered Former IKORCC Fund NBU Retirees:** NBU Retirees under the IKORCC Plan as of December 31, 2024, will be covered as NBU Retirees under the CMRCC Plan.
- (2) **Former IKORCC Fund NBU Employees Retiring Before January 1, 2027:** For retirements before January 1, 2027, NBU employees working for employers who provided NBU employee coverage under the IKORCC plan as of December 31, 2024, will be eligible for NBU Retiree coverage.
- (3) **Former IKORCC Fund NBU Employees Retiring on or after January 1, 2027:** NBU Retiree coverage **will not** be available for any former IKORCC NBU employees retiring on or after January 1, 2027.
- (4) **Former Ohio Fund Employees or Retirees:** No NBU Retiree coverage was provided pre-merger and has not been provided post-merger.

To the extent provided, NBU Retiree coverage is otherwise subject to all terms and conditions of the CMRCC Plan. As these are not vested benefits, like all benefits provided by the CMRCC Plan for any class of participants, the Trustees have the right to change or terminate coverage in their discretion at any time.



**CENTRAL MIDWEST REGIONAL COUNCIL  
OF CARPENTERS' WELFARE FUND  
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