Central Midwest Regional Council of Carpenters'
Welfare Fund

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

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

Date: October 1, 2026

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996 ANNUAL NOTICE

The Newborns' and Mothers' Health Protection Act of 1996 (Newborns' Act) requires group health plans that offer maternity hospital benefits for mothers and newborns to pay for at least a 48-hour hospital stay for the mother and newborn following childbirth (or, in the case of cesarean section, a 96-hour hospital stay), unless the attending provider, in consultation with the mother, decides to discharge earlier.

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 ANNUAL NOTICE

Your Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

The Notice of Privacy Practices of the Central Midwest Regional Council of Carpenters Welfare Fund is available upon request, at no charge, at the Plan Office, P.O. Box 1257, Troy, MI 48099.

For any questions regarding your benefits under the Plan, please call the Benefit Office at (800) 700-6756.

Sincerely,
Central Midwest Regional Council of Carpenters Welfare Fund

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

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