



Central Midwest Regional Council of Carpenters' Welfare Fund

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

To: All Contributing Employers

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

As you may already be aware, 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). The Ohio Fund has been renamed the Central Midwest Regional Council of Carpenters Welfare Fund (CMRCC Fund).

This Notice provides important information about the merger. Please read carefully and contact the Fund Office with any questions.

COVERAGE FOR NON-BARGAINING UNIT (NBU) EMPLOYEES EFFECTIVE JANUARY 1, 2025

Active NBU Employees: Subject to all Plan provisions, the following requirements must be met for the participation of NBU employees of contributing employers. These requirements are the same as they were under the Ohio and IKORCC Plans, except number (4), below.

- (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). Notwithstanding, because the Ohio Plan provided coverage for employees working at least 24 hours, Employers who were contributing to the Ohio Plan on behalf of NBU employees as of December 31, 2024, will be 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 in the event premiums are not timely remitted.

Life Insurance: NBU employees will be eligible for life insurance.

Retiree Coverage: Under the IKORCC Plan, NBU employees, if eligible, were allowed retiree coverage. NBU Retiree coverage was not provided under the Ohio Plan. The CMRCC Plan will not provide NBU Retiree coverage except for the following:

- (1) Individuals who were participating as NBU Retirees under the IKORCC Plan as of December 31, 2024, will be covered as NBU Retirees under the CMRCC Plan.
- (2) For retirements before December 31, 2026, 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.

As with all benefits, NBU Retiree coverage is subject to all terms and conditions of the CMRCC Plan and these are not vested benefits.

CONTINUATION OF CONTRIBUTIONS

Employers are required to submit health fund contributions in accordance with their existing collective bargaining and participation agreements to the CMRCC Fund. All contribution rates, remittance processes, and payment deadlines remain unchanged unless otherwise notified.

CONTRACTUAL OBLIGATIONS REMAIN UNCHANGED

Your contractual obligations under current collective bargaining agreements and participation agreements are unaffected by this merger. Any future changes will be communicated to you promptly.

FUND OFFICE CONTACT INFORMATION

The Fund Office managed by Benesys, Inc., will continue to provide administrative services for the CMRCC Fund. This ensures uninterrupted processing of contributions, remittances, and employer inquiries. Contributions and correspondence addresses will remain the same until further notice, as follows:

	Indiana & Kentucky Employers	Ohio Employers	Southwest Ohio Employers		
Contributions Address	IKORCC Box 772690 2690 Solutions Center Chicago, IL 60677	Key Bank/OCVFBF P O Box 74293 Cleveland, OH 44194	Key Bank/OCVFBF P O Box 74568 Cleveland, OH 44194		
Overnight Address	IKORCC 350 E Devon Ave. Itasca, IL 60143	Key Bank- Attn: Lockbox Services 4910 Tiedeman Rd. Brooklyn, OH 44144			
Email	dlcontributionsredgroup@benesys.com				
Website	www.in-ky-ohcarpentersemployerinfo.org				
Phone	(800) 700-6756				

Questions and Support

For any inquiries or additional support regarding this transition, please contact the Fund Office at (800) 700-6756. We appreciate your cooperation and understanding during this period of change. Thank you for your continued partnership and support in ensuring the successful administration of the CMRCC Welfare Fund.

Thank you for your continued support and partnership.

Sincerely,

BOARD OF TRUSTEES OF THE CENTRAL MIDWEST REGIONAL COUNCIL OF
CARPENTERS' WELFARE FUND

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

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Important Fund Information

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