CENTRAL MIDWEST REGIONAL COUNCIL OF CARPENTERS' BENEFIT FUNDS

How to Navigate the Benefits Website and Mobile App

A step-by-step guide for members and their families

www.CMRCCBenefits.org

What's Inside

Eight sections walk you through the CMRCC Benefits Website and Mobile App

1. **Welcome & Login**
   Reach the site and create your account
2. **How to View Your Benefits**
   A quick view of your coverage and history
3. **Health Care Resources**
   Medical, Rx, MRA, Dental, Vision, and other partner programs
4. **Pension Resources**
   Understand and apply for your Pension
5. **Annuity Resources**
   Understand your Annuity and Recordkeeper Information
6. **FAQ & Document Resources**
   Frequently asked questions, Plan Documents, and contact information
7. **Online Form Submission**
   Find, fill, and submit forms online
8. **Mobile App**
   Using the Mobile App

Click on any topic to navigate directly to that section

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01

Welcome & Login

Navigate to the Participant site and set up your account in minutes.

Visit the Benefits Website

Open www.CMRCCBenefits.org on any computer, phone, or tablet.

You will find resources for Welfare, Pension, and Annuity Funds all on this one site.

Once logged in, you can view your personal information, including Eligibility coverage, Pension History, Annuity & MRA contributions, and more!

On the Home page, read key announcements and quickly navigate to resources and commonly asked questions.

Register for the First Time

In the Login box, click “Create an Account.” Complete every required field on the Registration screen and submit.

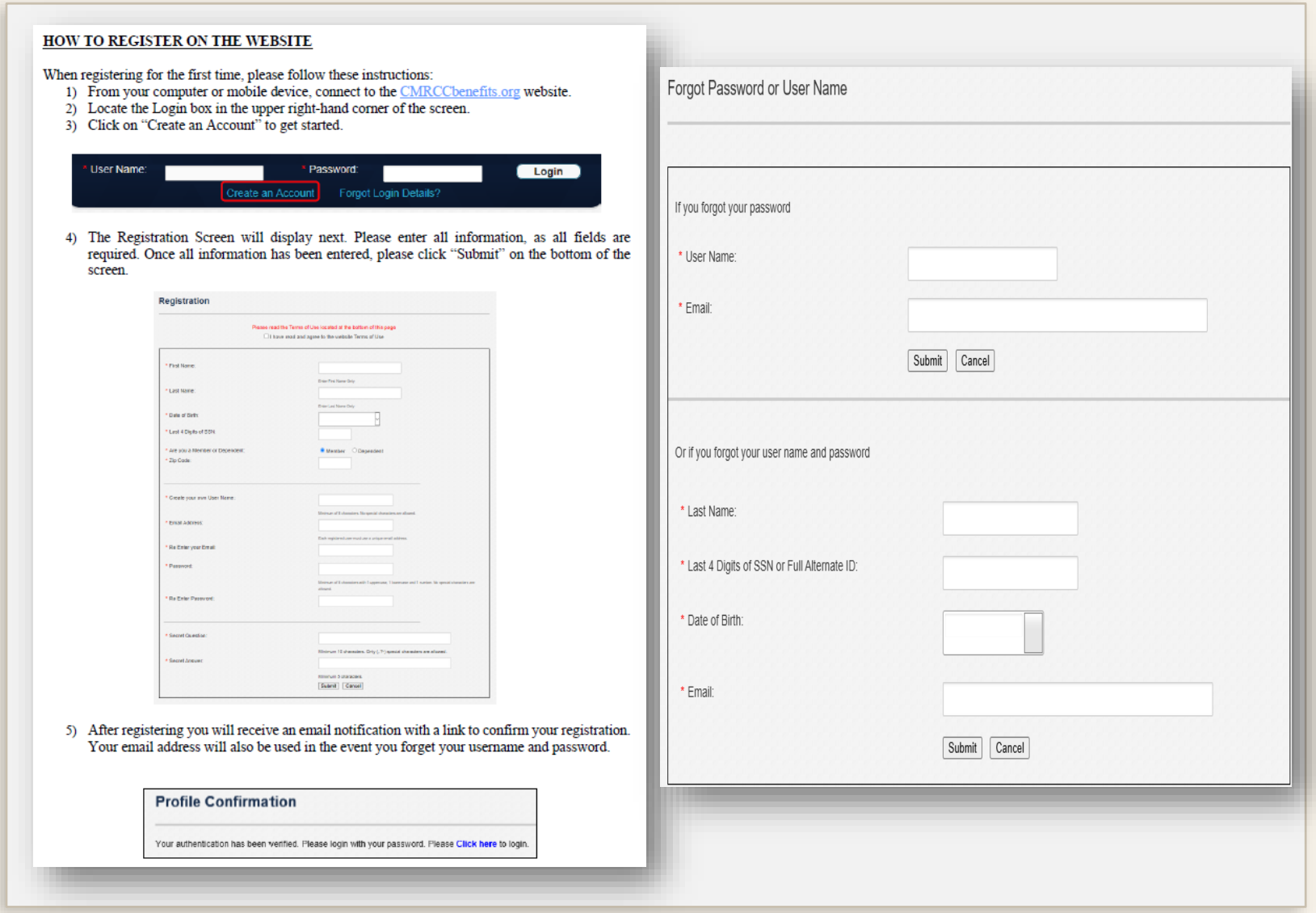
You’ll get an email to confirm your account, which also helps recover your login later.

If you have trouble creating your account, contact the Benefit Office at (800) 700-6756.

Forgot your Login Details?

In the Login box, click “Forgot Login Details.” Complete every required field on the ‘Forgot Password or User Name’ screen and submit.

You’ll get an email with further instructions on resetting your password.



HOW TO REGISTER ON THE WEBSITE

When registering for the first time, please follow these instructions:

1) From your computer or mobile device, connect to the CMRCCbenefits.org website.
2) Locate the Login box in the upper right-hand corner of the screen.
3) Click on “Create an Account” to get started.

4) The Registration Screen will display next. Please enter all information, as all fields are required. Once all information has been entered, please click “Submit” on the bottom of the screen.

5) After registering you will receive an email notification with a link to confirm your registration. Your email address will also be used in the event you forget your username and password.

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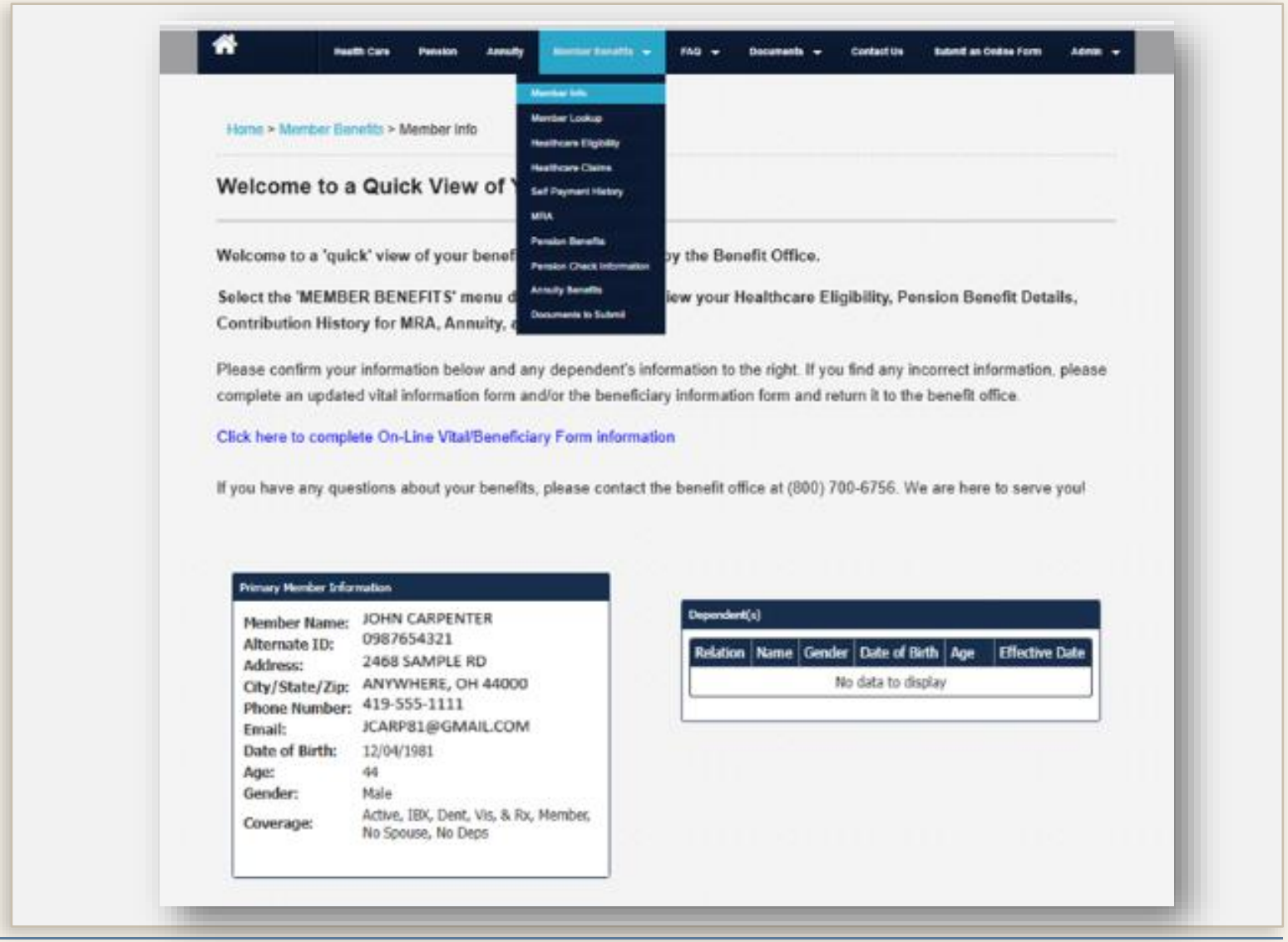
How to View Your Benefits

Use the **Member Benefits** menu to review your personal information and Benefit history.

Your Benefits Quick View

Upon login, the site will navigate to the ‘Member Information’ page for a quick view of your profile, coverage, and listed dependents. Confirm everything is correct.

This page can also be accessed at anytime by choosing the Member Benefits menu, then Member Info.

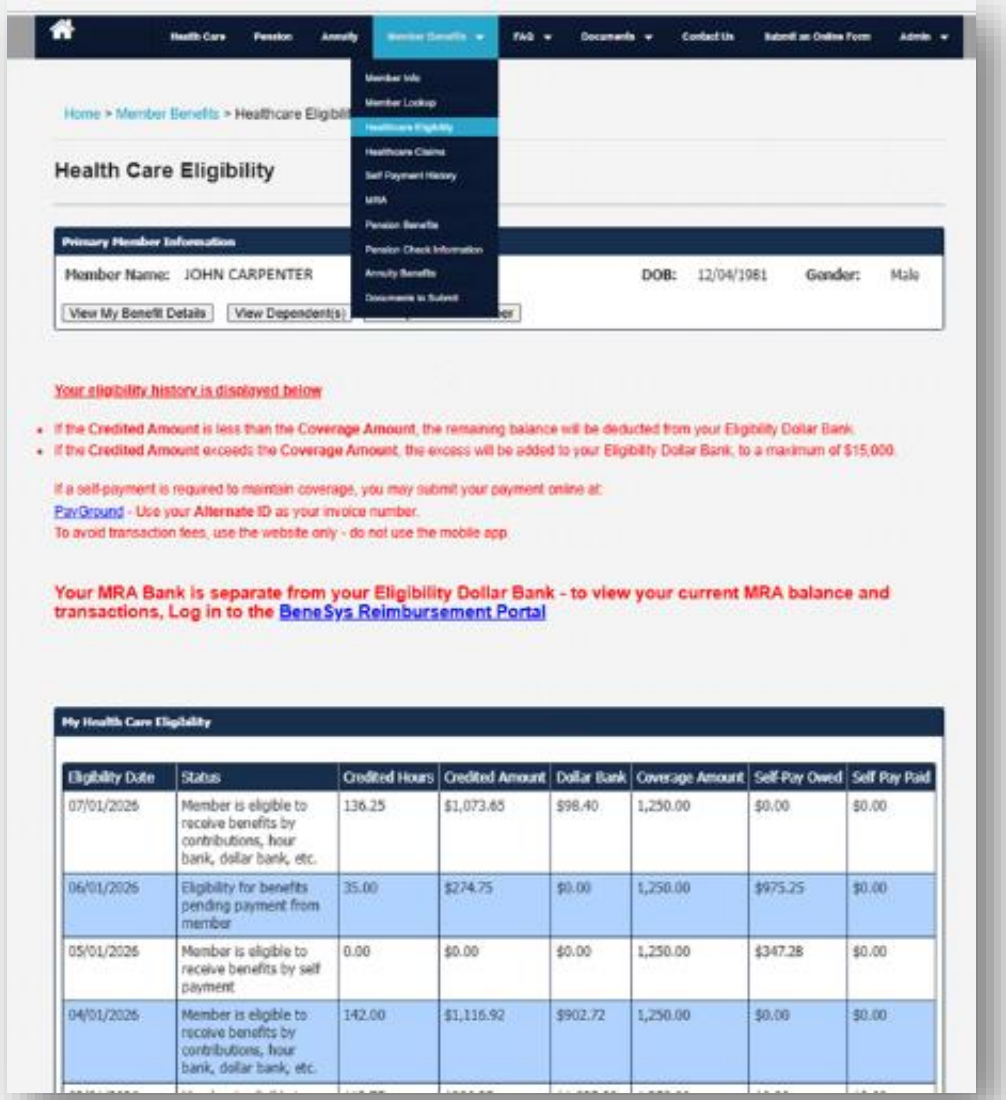


Check Healthcare Eligibility

To check you Healthcare Eligibility, choose ‘Healthcare Eligibility’ from the Member Benefits menu.

This page shows your eligibility history, credited hours, dollar bank, coverage amount, and any self-pay owed.

Scroll down to view the contributions received from your employer.

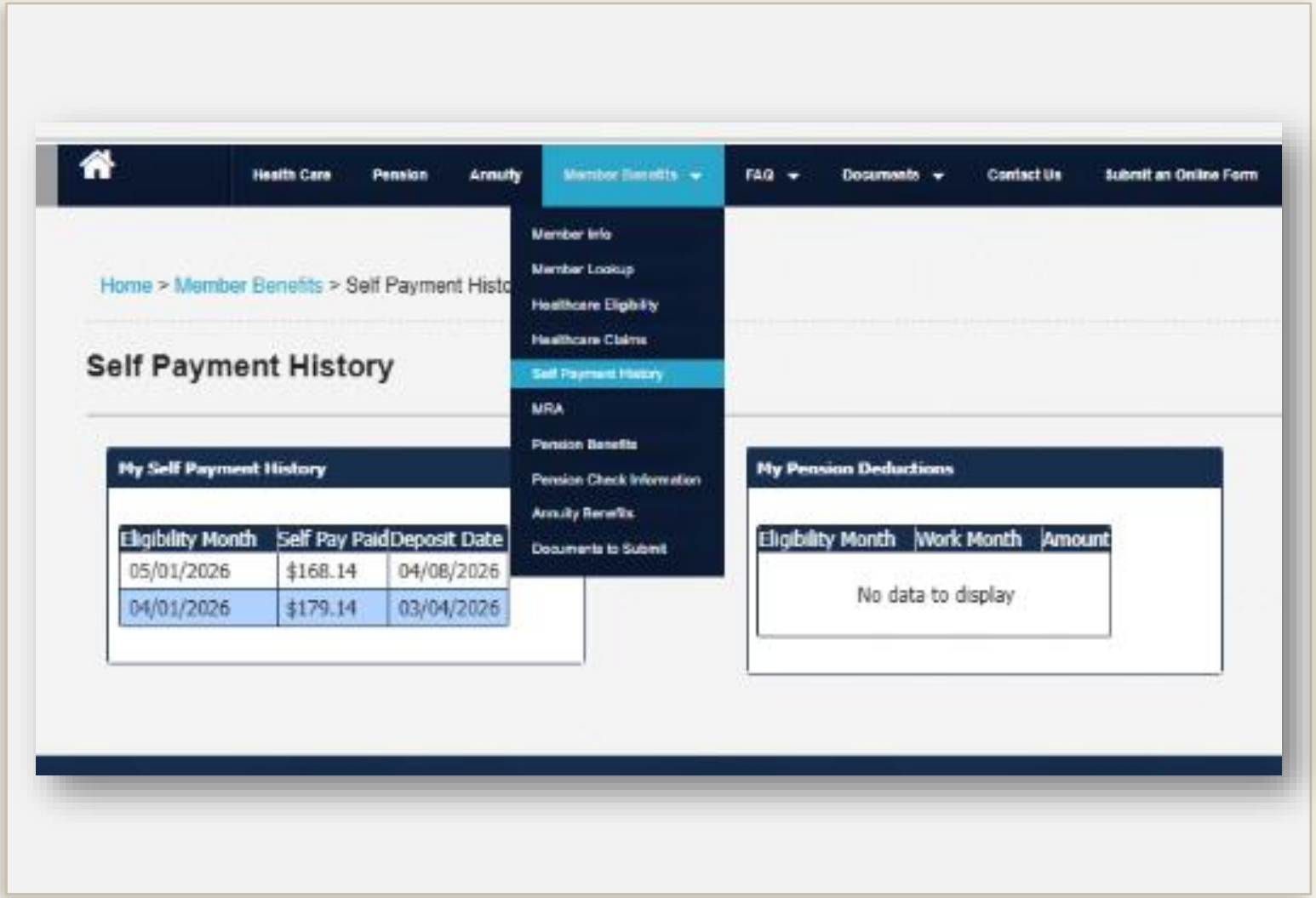


Review Self-Payment History

To view your Self Payment History, select ‘Self Payment History’ from the Member Benefits menu.

Self Payment History lists every self-payment you’ve made, along with the amount paid and the deposit date.

For Retirees, any Health Care Pension Deductions will show on the right side.

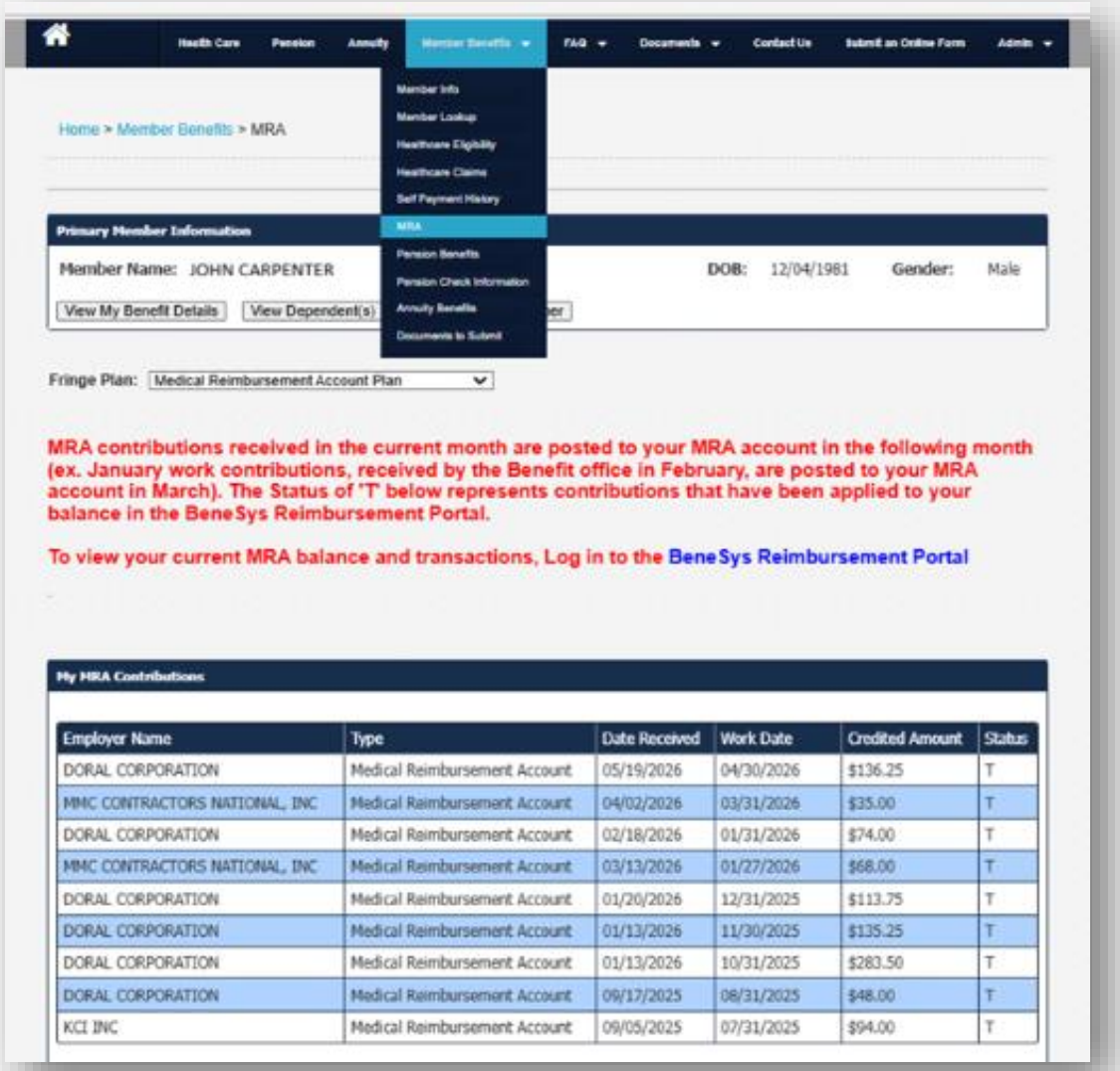


View Your MRA

To view your MRA contributions, select ‘MRA’ from the Member Benefits menu.

The MRA screen shows contributions posted to your Medical Reimbursement Account by month and by employer.

To view your MRA balance and transaction history, it’s important that you log into the separate BeneSys Reimbursement portal, powered by Wex Health.



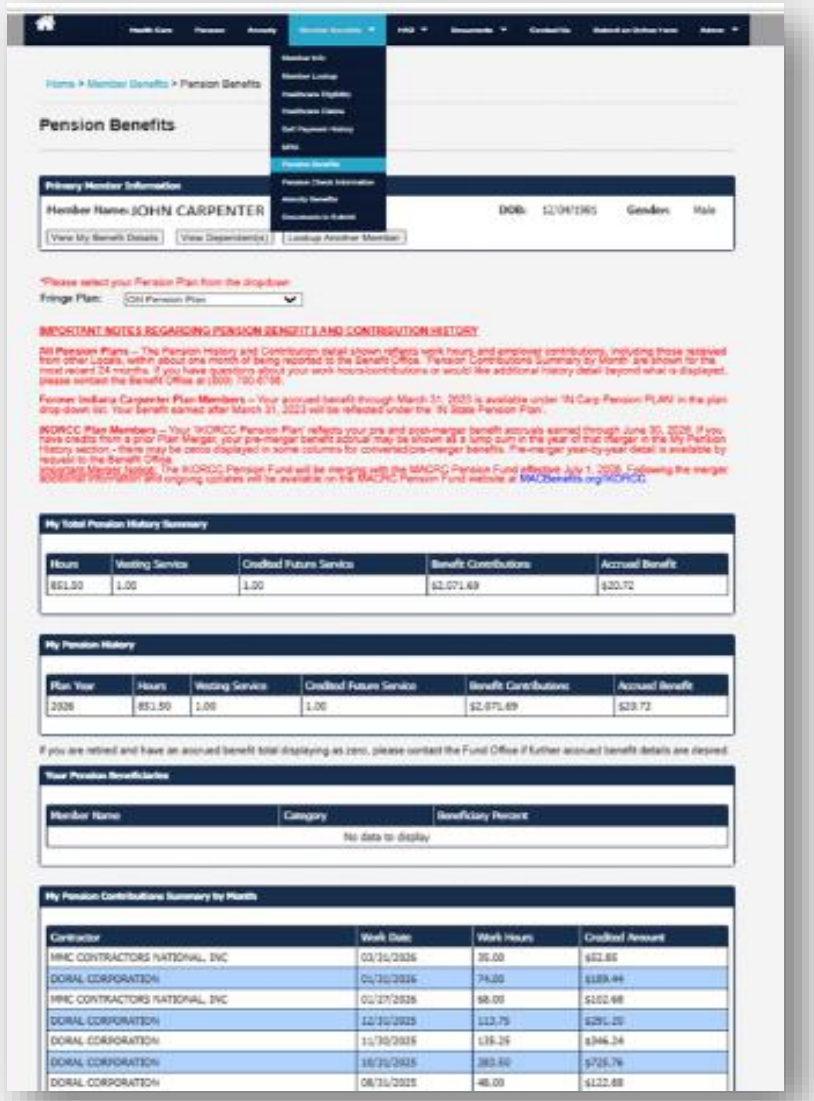
View Your Pension Benefits

To view your Pension History, choose ‘Pension Benefits’ from the Member Benefits menu.

Select your Pension Plan from the ‘Fringe Plan’ selection.

Read the important notes section. *If you are part of a plan that has merged with the MACRC Pension Fund, visit MACBenefits.org for more information.*

The Pension Benefits page summarizes your vesting, credited service, accrued benefit, and contribution history by employer.



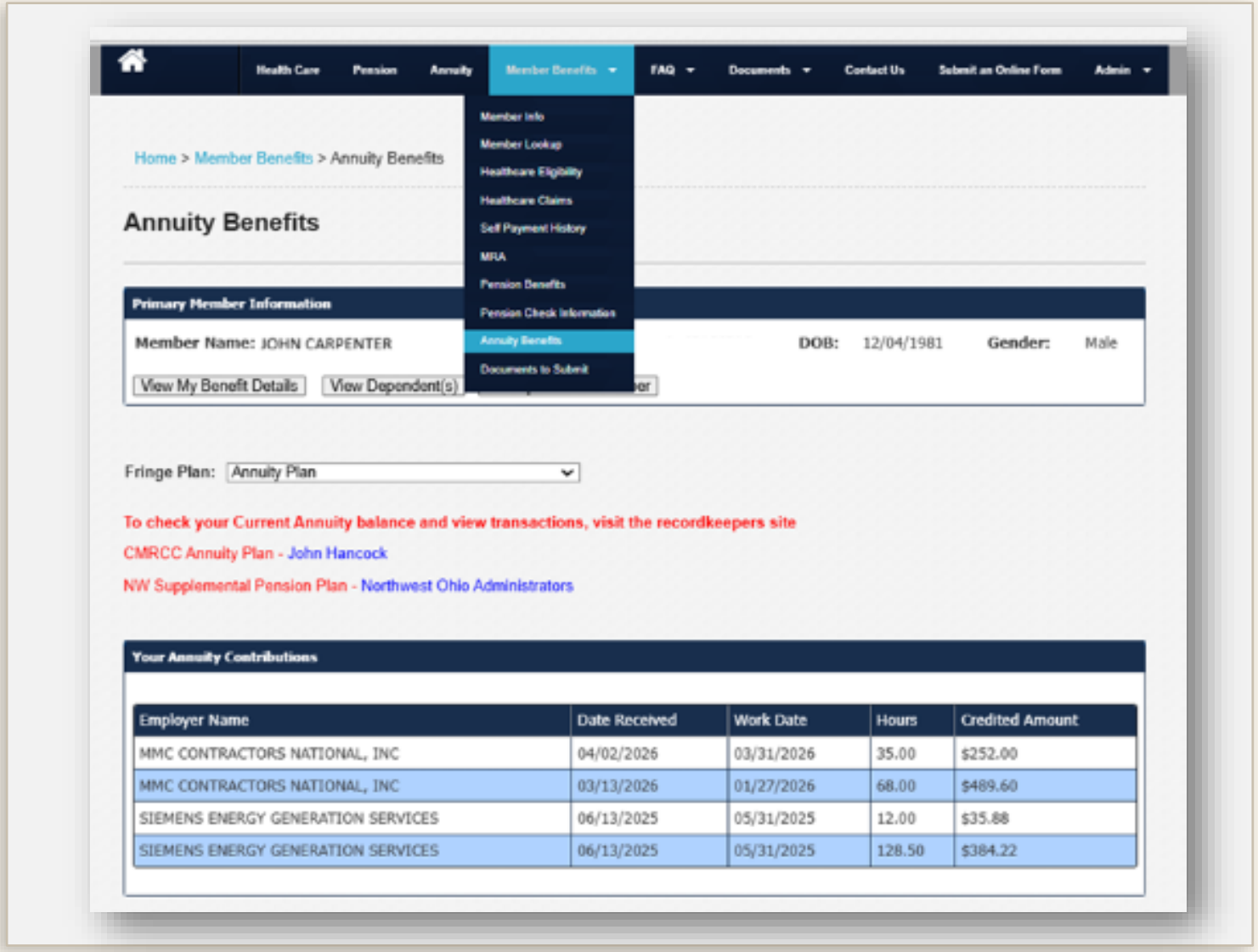
Track Your Annuity

To view your Annuity Contribution history, choose ‘Annuity Benefits’ from the Member Benefits menu.

Select your Annuity Plan from the ‘Fringe Plan selection.

The Annuity Benefits page lists your annuity contributions by employer, date received, work date, and hours.

To check your Annuity balance and transactions, create an account and/or log into the applicable Recordkeeper’s website.



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03

Health Care Resources

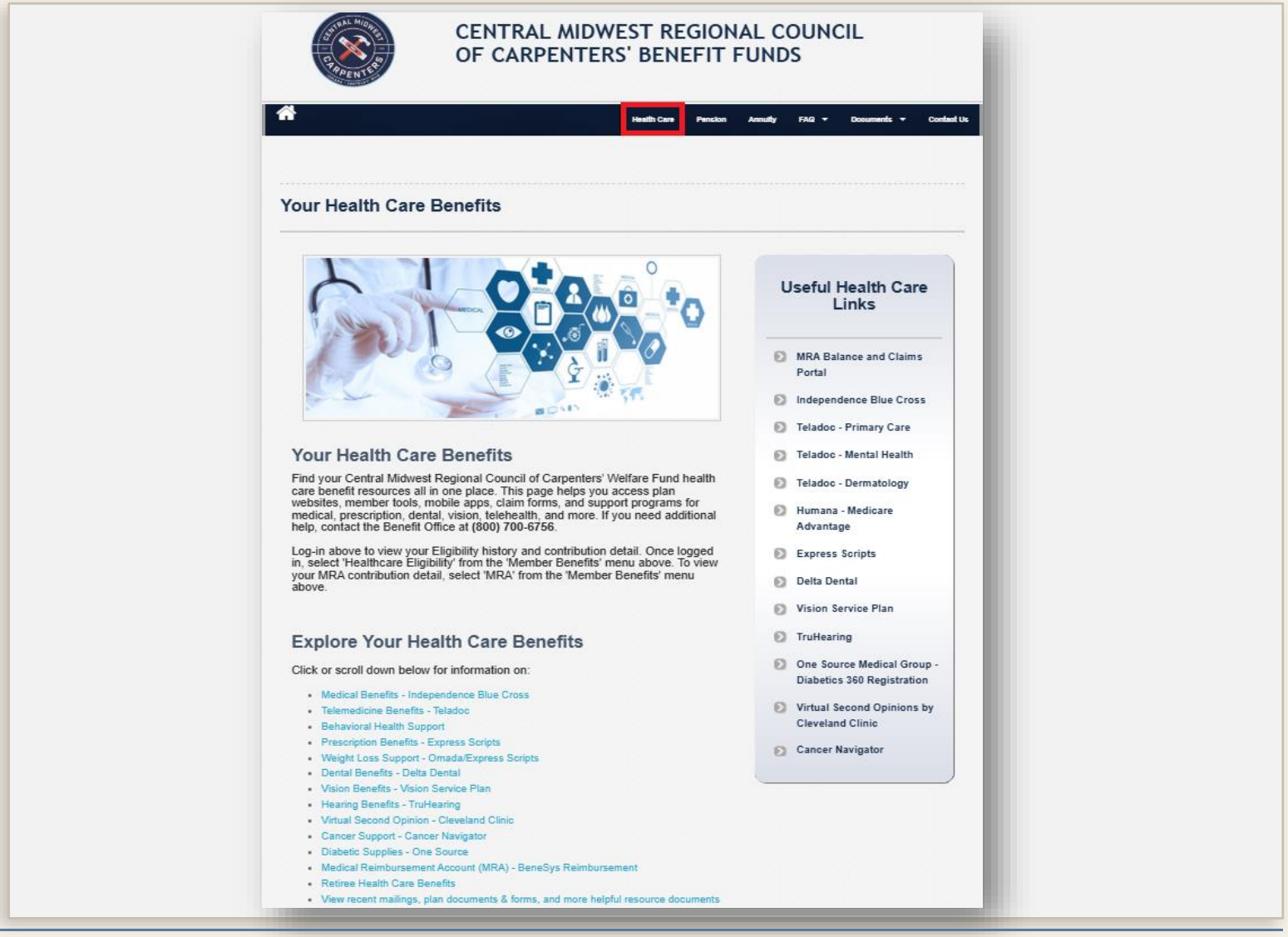
One page links every health care partner and program.

Explore Health Care Benefits

The Health Care page explains your benefits and provides direct links to every partner resource in one convenient place.

You can click on a benefit or scroll down to that section for more information.

Use the Health Care Links section to go directly to that vendor's portal.



Health Care Resources

Medical, Telemedicine & Mental Health

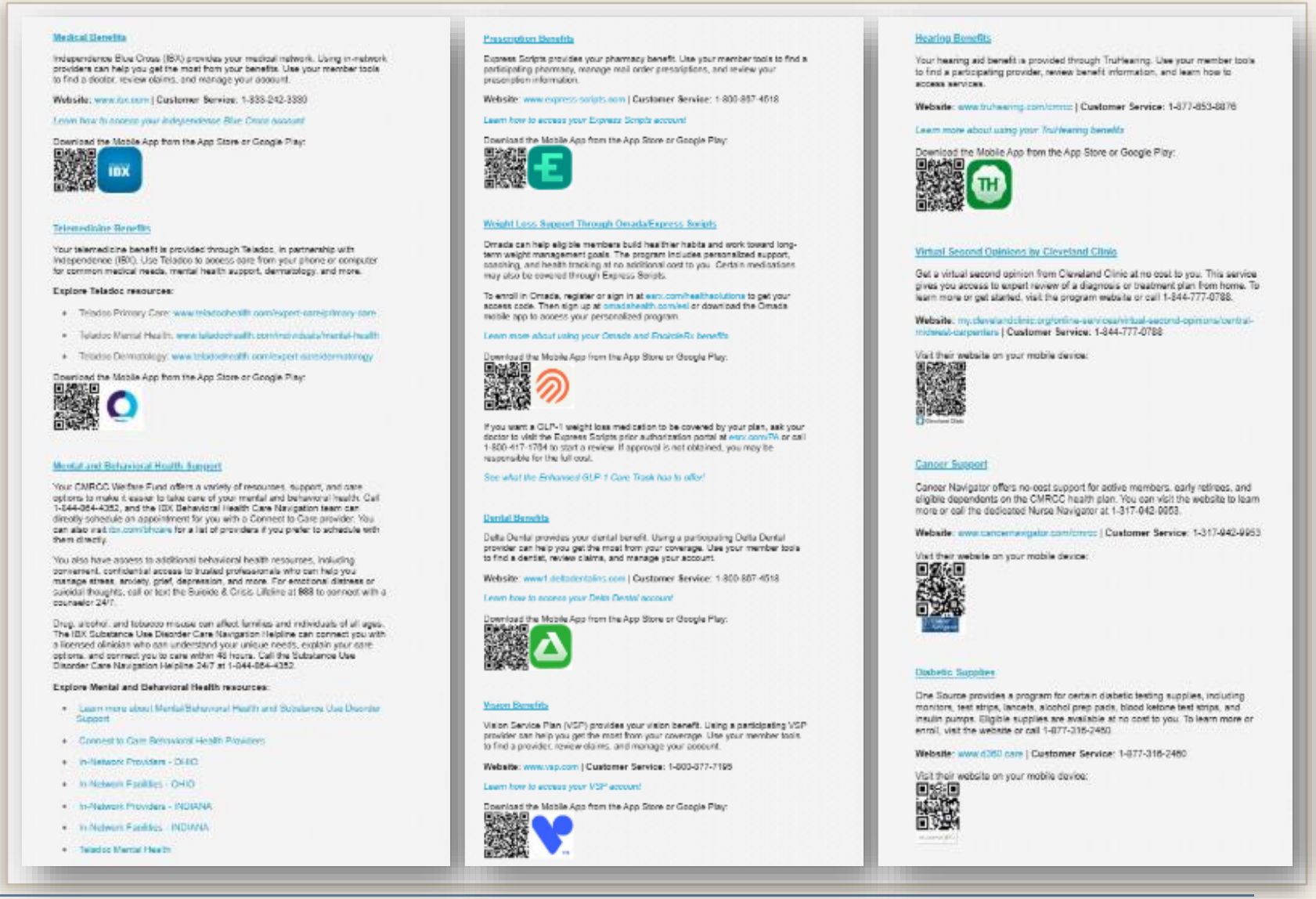
Find your medical network through Blue Cross (IBX), Teladoc telemedicine, and mental and behavioral health support.

Pharmacy, Dental & Vision

Reach your pharmacy benefit (Express Scripts), weight-loss support, Delta Dental coverage, and VSP vision benefits.

Specialty Support

Access hearing benefits (TruHearing), Cleveland Clinic second opinions, cancer support, and diabetic supplies.



Medical Benefits

Independence Blue Cross (IBX) provides your medical network. Using in-network providers can help you get the most from your benefits. Use your member tools to find a doctor, review claims, and manage your account.

Website: www.ibx.com | Customer Service: 1-888-242-3380

Learn how to access your Independence Blue Cross account

Download the Mobile App from the App Store or Google Play:

Telemedicine Benefits

Your telemedicine benefit is provided through Teladoc, in partnership with Independence (IBX). Use Teladoc to assess care from your phone or computer for common medical needs, mental health support, dermatology, and more.

Explore Teladoc resources:

- Teladoc Primary Care: www.teladochealth.com/expert-care/primary-care
- Teladoc Mental Health: www.teladochealth.com/individuals/mental-health
- Teladoc Dermatology: www.teladochealth.com/expert-care/dermatology

Download the Mobile App from the App Store or Google Play:

Mental and Behavioral Health Support

Your CMRCC Welfare Fund offers a variety of resources, support, and care options to make it easier to take care of your mental and behavioral health. Call 1-844-864-4352, and the IBX Behavioral Health Care Navigation team can directly schedule an appointment for you with a Connect to Care provider. You can also visit ibx.com/bhcare for a list of providers if you prefer to schedule with them directly.

You also have access to additional behavioral health resources, including convenient, confidential access to trusted professionals who can help you manage stress, anxiety, grief, depression, and more. For emotional distress or suicidal thoughts, call or text the Suicide & Crisis Lifeline at 988 to connect with a counselor 24/7.

Drug, alcohol, and tobacco misuse can affect families and individuals of all ages. The IBX Substance Use Disorder Care Navigation Helpline can connect you with a licensed clinician who can understand your unique needs, explain your care options, and connect you to care within 48 hours. Call the Substance Use Disorder Care Navigation Helpline 24/7 at 1-844-864-4352.

Explore Mental and Behavioral Health resources:

- Learn more about Mental/Behavioral Health and Substance Use Disorder Support
- Connect to Care Behavioral Health Providers
- In-Network Providers - OHIO
- In-Network Facilities - OHIO
- In-Network Providers - INDIANA
- In-Network Facilities - INDIANA
- Teladoc Mental Health

Prescription Benefits

Express Scripts provides your pharmacy benefit. Use your member tools to find a participating pharmacy, manage mail order prescriptions, and review your prescription information.

Website: www.express-scripts.com | Customer Service: 1-800-867-4618

Learn how to access your Express Scripts account

Download the Mobile App from the App Store or Google Play:

Weight Loss Support Through Omada/Express Scripts

Omada can help eligible members build healthier habits and work toward long-term weight management goals. The program includes personalized support, coaching, and health tracking at no additional cost to you. Certain medications may also be covered through Express Scripts.

To enroll in Omada, register or sign in at express.com/healthsolutions to get your access code. Then sign up at omadahealth.com/esi or download the Omada mobile app to access your personalized program.

Learn more about using your Omada and EnvisionRx benefits

Download the Mobile App from the App Store or Google Play:

If you want a GLP-1 weight loss medication to be covered by your plan, ask your doctor to visit the Express Scripts prior authorization portal at express.com/PA or call 1-800-417-1784 to start a review. If approval is not obtained, you may be responsible for the full cost.

See what the Enhanced GLP-1 Care Track has to offer!

Dental Benefits

Delta Dental provides your dental benefit. Using a participating Delta Dental provider can help you get the most from your coverage. Use your member tools to find a dentist, review claims, and manage your account.

Website: www.deltadentalins.com | Customer Service: 1-800-867-4618

Learn how to access your Delta Dental account

Download the Mobile App from the App Store or Google Play:

Vision Benefits

Vision Service Plan (VSP) provides your vision benefit. Using a participating VSP provider can help you get the most from your coverage. Use your member tools to find a provider, review claims, and manage your account.

Website: www.vsp.com | Customer Service: 1-800-877-7195

Learn how to access your VSP account

Download the Mobile App from the App Store or Google Play:

Hearing Benefits

Your hearing aid benefit is provided through TruHearing. Use your member tools to find a participating provider, review benefit information, and learn how to access services.

Website: www.truhearing.com/cmrcc | Customer Service: 1-877-853-8876

Learn more about using your TruHearing benefits

Download the Mobile App from the App Store or Google Play:

Virtual Second Opinions by Cleveland Clinic

Get a virtual second opinion from Cleveland Clinic at no cost to you. This service gives you access to expert review of a diagnosis or treatment plan from home. To learn more or get started, visit the program website or call 1-844-777-0788.

Website: my.clevelandclinic.org/online-services/virtual-second-opinions/central-midwest-carpenters | Customer Service: 1-844-777-0788

Visit their website on your mobile device:

Cancer Support

Cancer Navigator offers no-cost support for active members, early retirees, and eligible dependents on the CMRCC health plan. You can visit the website to learn more or call the dedicated Nurse Navigator at 1-317-942-9953.

Website: www.cancernavigator.com/cmrcc | Customer Service: 1-317-942-9953

Visit their website on your mobile device:

Diabetic Supplies

One Source provides a program for certain diabetic testing supplies, including monitors, test strips, lancets, alcohol prep pads, blood ketone test strips, and insulin pumps. Eligible supplies are available at no cost to you. To learn more or enroll, visit the website or call 1-877-316-2460.

Website: www.d360.com | Customer Service: 1-877-316-2460

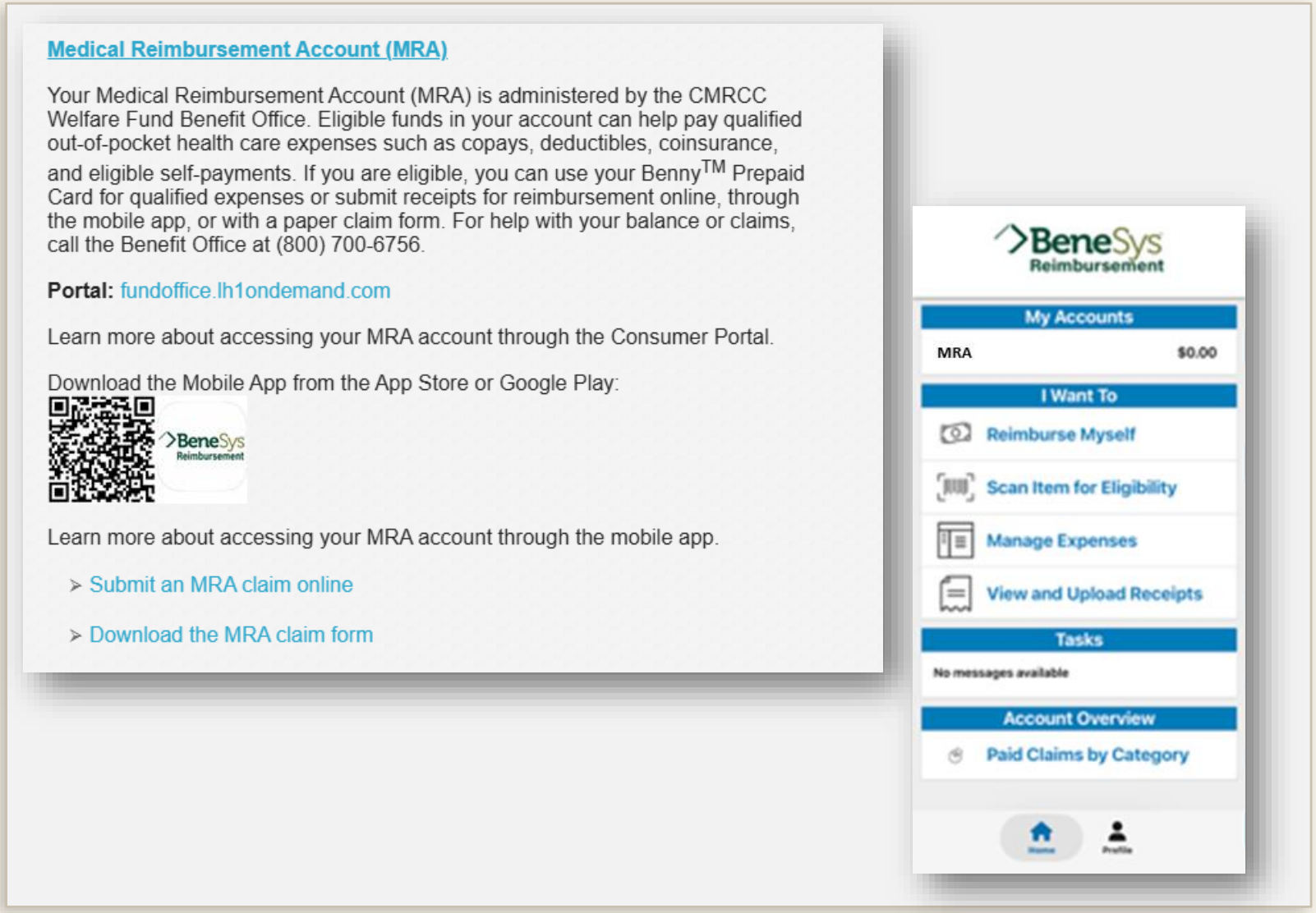
Visit their website on your mobile device:

MRA Account and Reimbursements

Learn how your Medical Reimbursement Account works, access your MRA account through the BeneSys Reimbursement portal or mobile app, and check your balance and transaction history.

Need to submit a claim for reimbursement? You have options:

- Submit through the portal or mobile app
- Submit a claim online
- Download a claim form



Retiree Health Care

Retired or preparing for retirement? Review your retiree health coverage options and access your account through Retiree First/Humana

Retiree Health Care Benefits

Upon Retirement, you may be eligible to continue your health care coverage through Central Midwest Regional Council of Carpenters' Welfare Fund. Upon retirement, contact the Benefit Office at 800-700-6756 to determine if you are eligible and confirm your monthly premium payment options. Until you reach Medicare age, your Healthcare coverage and vendors will remain the same as when you were actively working.

If you are on Medicare and elect Medicare Advantage coverage through the Welfare Fund, your coverage will be managed through Retiree First, partnered with Humana. A copy of your Medicare card is required to be submitted to the Benefit Office.

Website: www.humana.com | **Retiree First Customer Service:** 833-217-5306

Download the Mobile App from the App Store or Google Play:

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04

Pension Resources

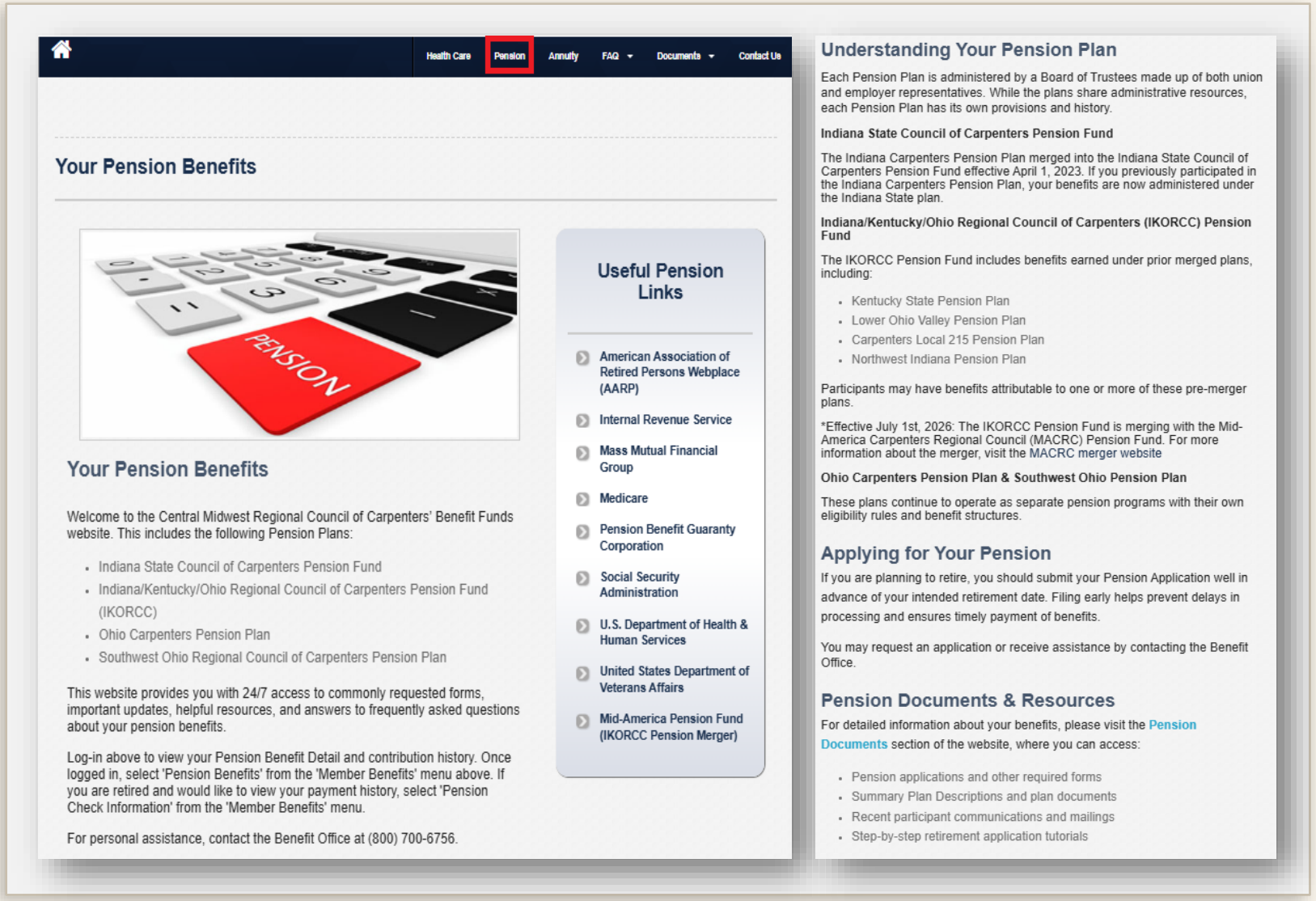
Learn about your Pension Plan and how to apply for Retirement.

About Your Pension

The Pension page welcomes you and links to trusted retirement planning resources and other Plan websites.

Understand Your Pension Plan

Read plain-language details about your plan, plan mergers, and when to apply for your pension.



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05 Annuity Resources

Learn about your Defined-Contribution Annuity Plan.

Annuity Resources

About Your Annuity

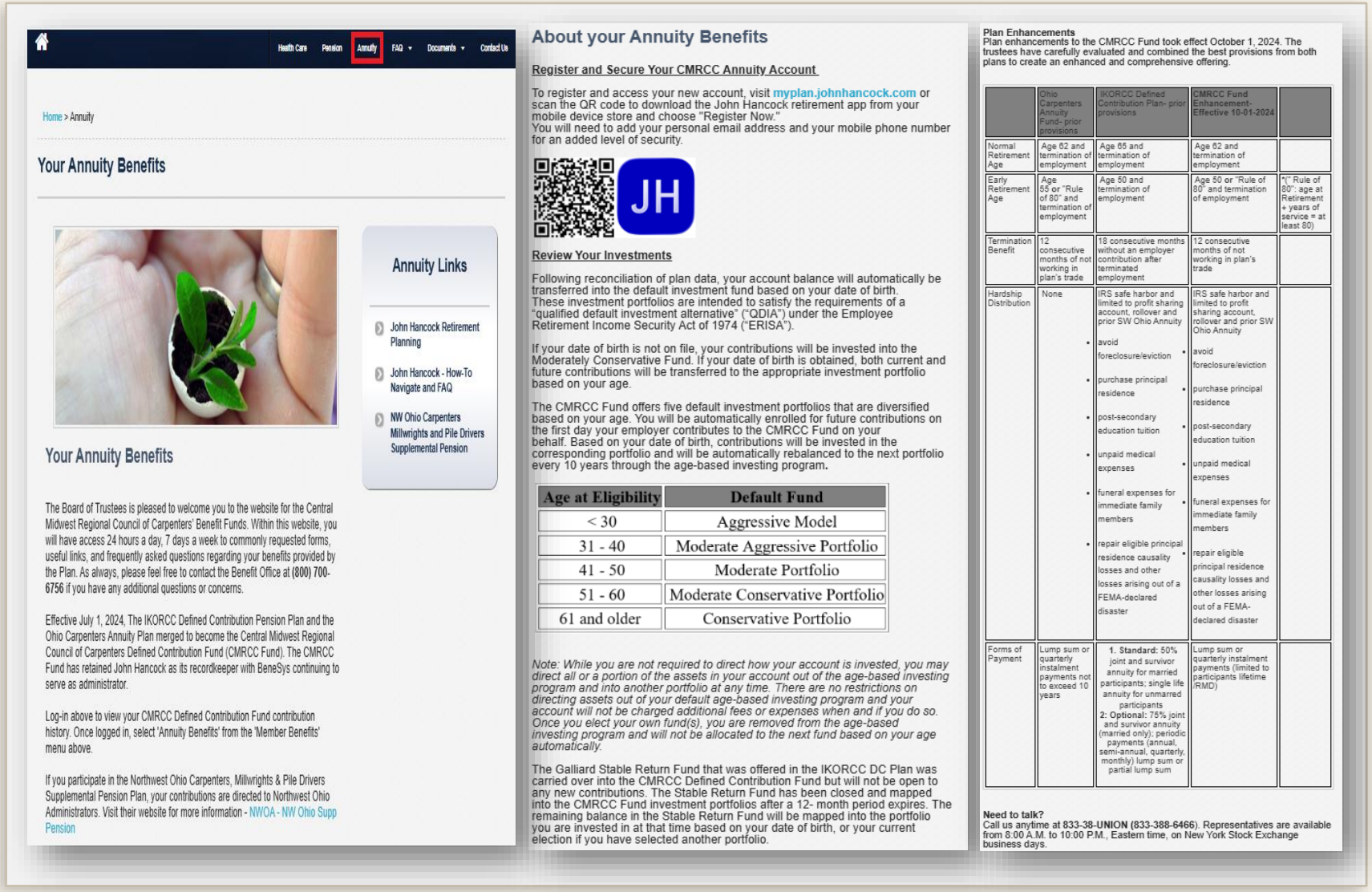
The Annuity page introduces your defined-contribution plan and links to the recordkeeper's sites.

Review Your Investments

Review how your annuity is invested and compare the available investment models by age.

Review Plan Enhancements

See plan enhancements, retirement ages, hardship rules, and payment options side by side.



Health Care | Pension | Annuity | FAQ | Documents | Contact Us

Home > Annuity

Your Annuity Benefits

Annuity Links

- John Hancock Retirement Planning
- John Hancock - How-To Navigate and FAQ
- NW Ohio Carpenters Millwrights and Pile Drivers Supplemental Pension

Your Annuity Benefits

The Board of Trustees is pleased to welcome you to the website for the Central Midwest Regional Council of Carpenters' Benefit Funds. Within this website, you will have access 24 hours a day, 7 days a week to commonly requested forms, useful links, and frequently asked questions regarding your benefits provided by the Plan. As always, please feel free to contact the Benefit Office at (800) 700-6756 if you have any additional questions or concerns.

Effective July 1, 2024, The IKORCC Defined Contribution Pension Plan and the Ohio Carpenters Annuity Plan merged to become the Central Midwest Regional Council of Carpenters Defined Contribution Fund (CMRCC Fund). The CMRCC Fund has retained John Hancock as its recordkeeper with BeneSys continuing to serve as administrator.

Log-in above to view your CMRCC Defined Contribution Fund contribution history. Once logged in, select 'Annuity Benefits' from the 'Member Benefits' menu above.

If you participate in the Northwest Ohio Carpenters, Millwrights & Pile Drivers Supplemental Pension Plan, your contributions are directed to Northwest Ohio Administrators. Visit their website for more information - NWOA - NW Ohio Supp Pension

About your Annuity Benefits

Register and Secure Your CMRCC Annuity Account

To register and access your new account, visit myplan.johnhancock.com or scan the QR code to download the John Hancock retirement app from your mobile device store and choose "Register Now."
You will need to add your personal email address and your mobile phone number for an added level of security.

Review Your Investments

Following reconciliation of plan data, your account balance will automatically be transferred into the default investment fund based on your date of birth. These investment portfolios are intended to satisfy the requirements of a "qualified default investment alternative" ("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA").

If your date of birth is not on file, your contributions will be invested into the Moderately Conservative Fund. If your date of birth is obtained, both current and future contributions will be transferred to the appropriate investment portfolio based on your age.

The CMRCC Fund offers five default investment portfolios that are diversified based on your age. You will be automatically enrolled for future contributions on the first day your employer contributes to the CMRCC Fund on your behalf. Based on your date of birth, contributions will be invested in the corresponding portfolio and will be automatically rebalanced to the next portfolio every 10 years through the age-based investing program.

Age at Eligibility	Default Fund
< 30	Aggressive Model
31 - 40	Moderate Aggressive Portfolio
41 - 50	Moderate Portfolio
51 - 60	Moderate Conservative Portfolio
61 and older	Conservative Portfolio

Note: While you are not required to direct how your account is invested, you may direct all or a portion of the assets in your account out of the age-based investing program and into another portfolio at any time. There are no restrictions on directing assets out of your default age-based investing program and your account will not be charged additional fees or expenses when and if you do so. Once you elect your own fund(s), you are removed from the age-based investing program and will not be allocated to the next fund based on your age automatically.

The Galliard Stable Return Fund that was offered in the IKORCC DC Plan was carried over into the CMRCC Defined Contribution Fund but will not be open to any new contributions. The Stable Return Fund has been closed and mapped into the CMRCC Fund investment portfolios after a 12- month period expires. The remaining balance in the Stable Return Fund will be mapped into the portfolio you are invested in at that time based on your date of birth, or your current election if you have selected another portfolio.

Plan Enhancements
Plan enhancements to the CMRCC Fund took effect October 1, 2024. The trustees have carefully evaluated and combined the best provisions from both plans to create an enhanced and comprehensive offering.

	Ohio Carpenters Annuity Fund- prior provisions	IKORCC Defined Contribution Plan- prior provisions	CMRCC Fund Enhancement- Effective 10-01-2024	
Normal Retirement Age	Age 62 and termination of employment	Age 65 and termination of employment	Age 62 and termination of employment	
Early Retirement Age	Age 55 or "Rule of 80" and termination of employment	Age 50 and termination of employment	Age 50 or "Rule of 80" and termination of employment	*(" Rule of 80": age at Retirement + years of service = at least 80)
Termination Benefit	12 consecutive months of not working in plan's trade	18 consecutive months without an employer contribution after terminated employment	12 consecutive months of not working in plan's trade	
Hardship Distribution	None	IRS safe harbor and limited to profit sharing account, rollover and prior SW Ohio Annuity • avoid foreclosure/eviction • purchase principal residence • post-secondary education tuition • unpaid medical expenses • funeral expenses for immediate family members • repair eligible principal residence causality losses and other losses arising out of a FEMA-declared disaster	IRS safe harbor and limited to profit sharing account, rollover and prior SW Ohio Annuity • avoid foreclosure/eviction • purchase principal residence • post-secondary education tuition • unpaid medical expenses • funeral expenses for immediate family members • repair eligible principal residence causality losses and other losses arising out of a FEMA-declared disaster	
Forms of Payment	Lump sum or quarterly instalment payments not to exceed 10 years	**1. Standard:** 50% joint and survivor annuity for married participants; single life annuity for unmarried participants **2: Optional:** 75% joint and survivor annuity (married only); periodic payments (annual, semi-annual, quarterly, monthly) lump sum or partial lump sum	Lump sum or quarterly instalment payments (limited to participants lifetime (RMD)	

Need to talk?
Call us anytime at 833-38-UNION (833-388-6466). Representatives are available from 8:00 A.M. to 10:00 P.M., Eastern time, on New York Stock Exchange business days.

06

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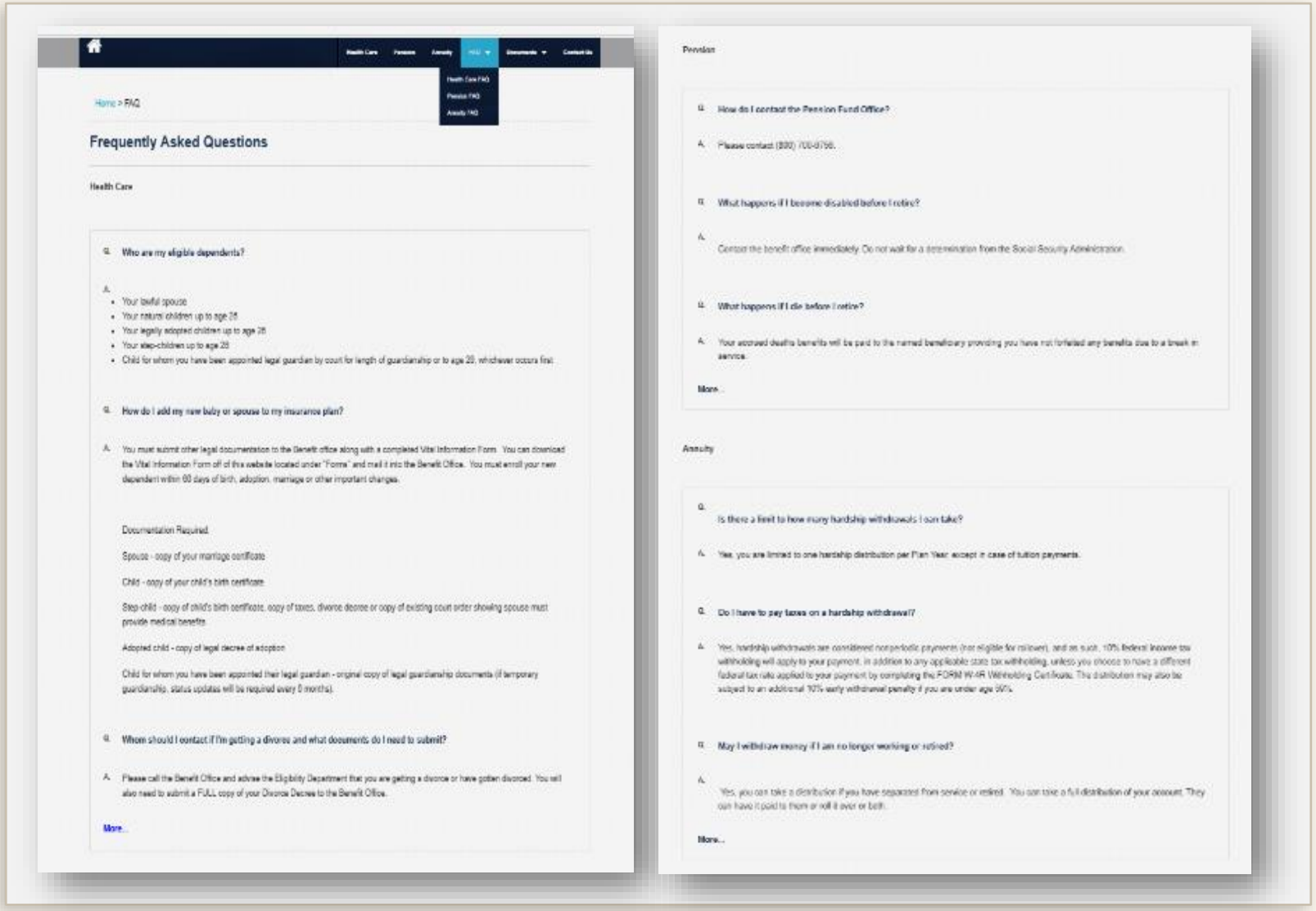
FAQ & Document Resources

Find answers and download the documents you need.

Browse Health Care, Pension, and Annuity FAQs

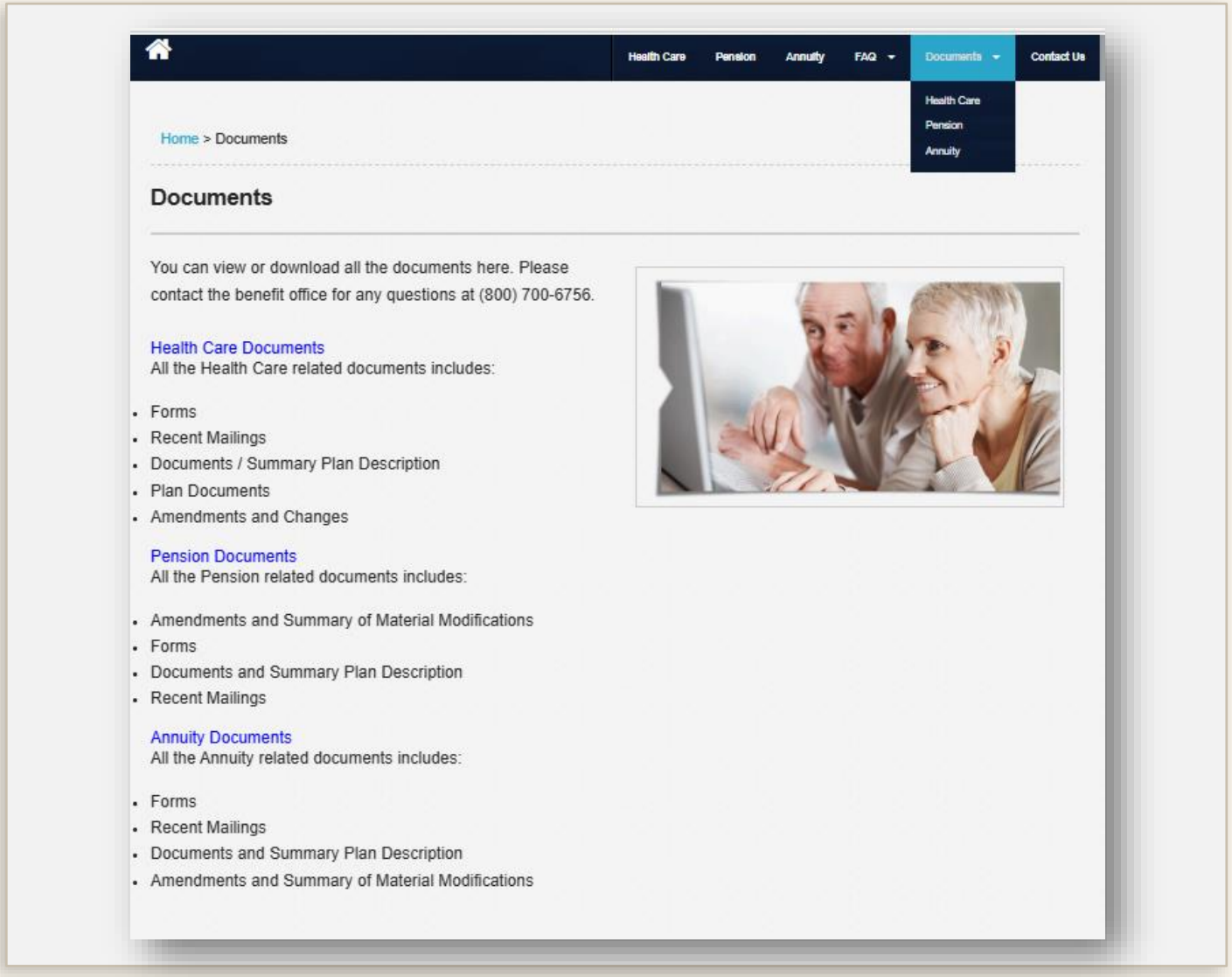
The FAQ page answers common questions. Start with Health Care topics like eligible dependents and adding a new baby.

Switch to the Pension and Annuity FAQs for help with common retirement questions, disability, and hardship withdrawals.



View Key Plan Documents, Forms, and Mailings

The Documents section lets you view or download Health Care, Pension, and Annuity materials anytime.



FAQ & Document Resources

Health Care Documents

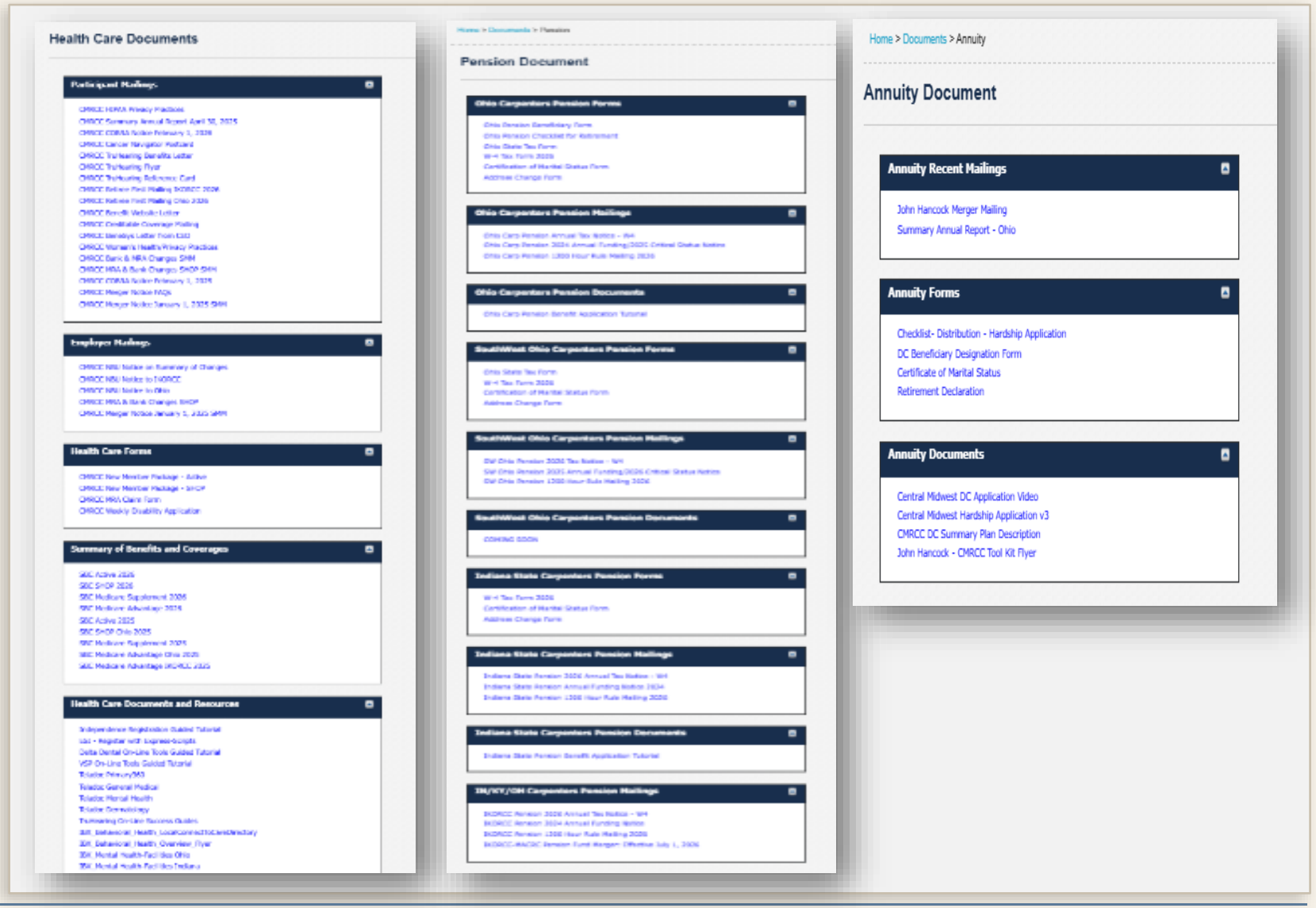
Health Care documents include participant mailings, forms, plan documents, and summaries of benefits and coverage.

Pension Documents

Pension documents are organized by fund, with forms, mailings, and plan documents for each.

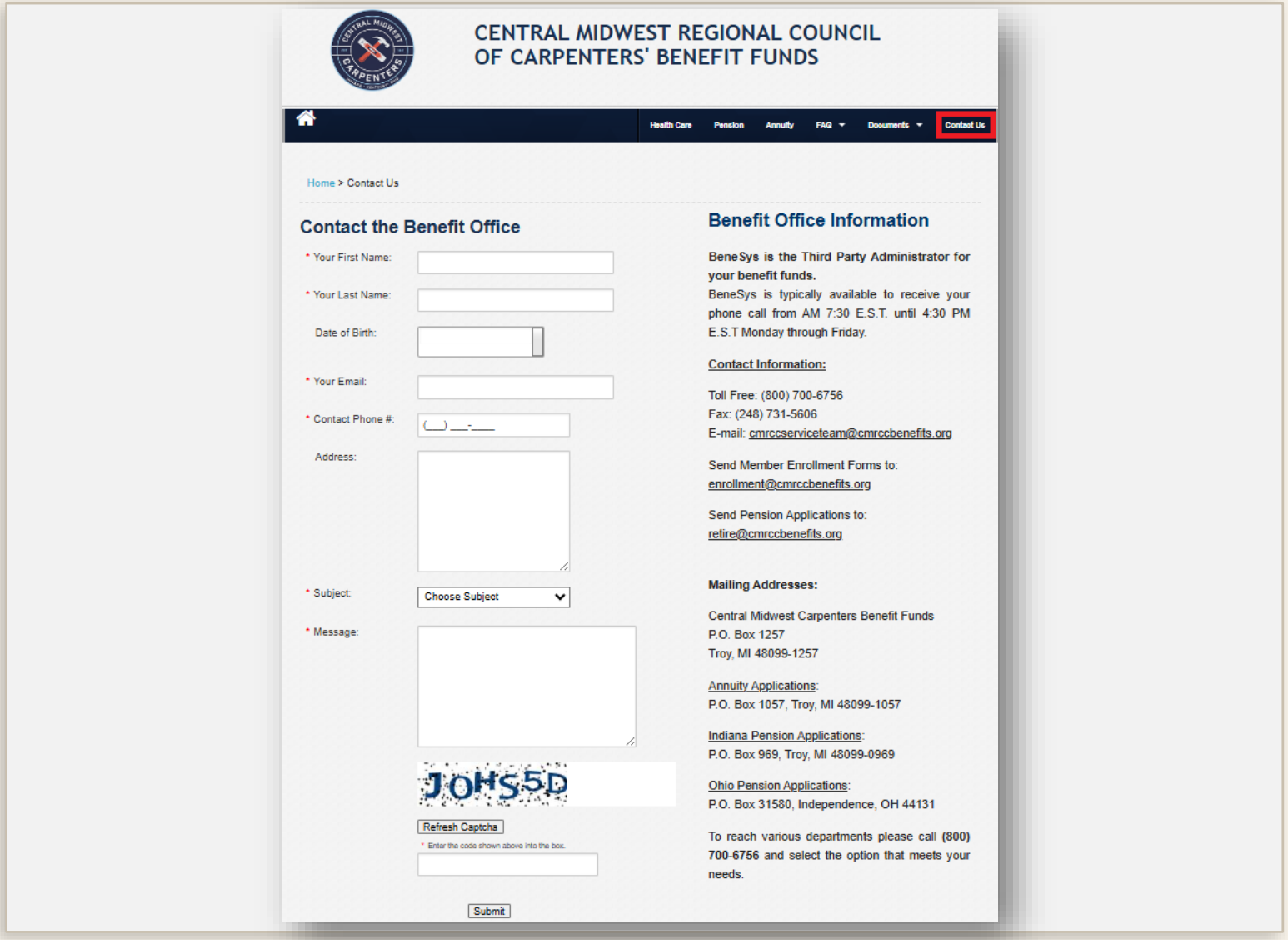
Annuity Documents

Annuity documents hold recent mailings, forms, plan descriptions, and retirement planning tool-kit flyers.



Need More Help?

Use the Contact Us option to message the Benefit Office, or call (800) 700-6756, Monday–Friday, 7:30 AM–4:30 PM ET.



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07

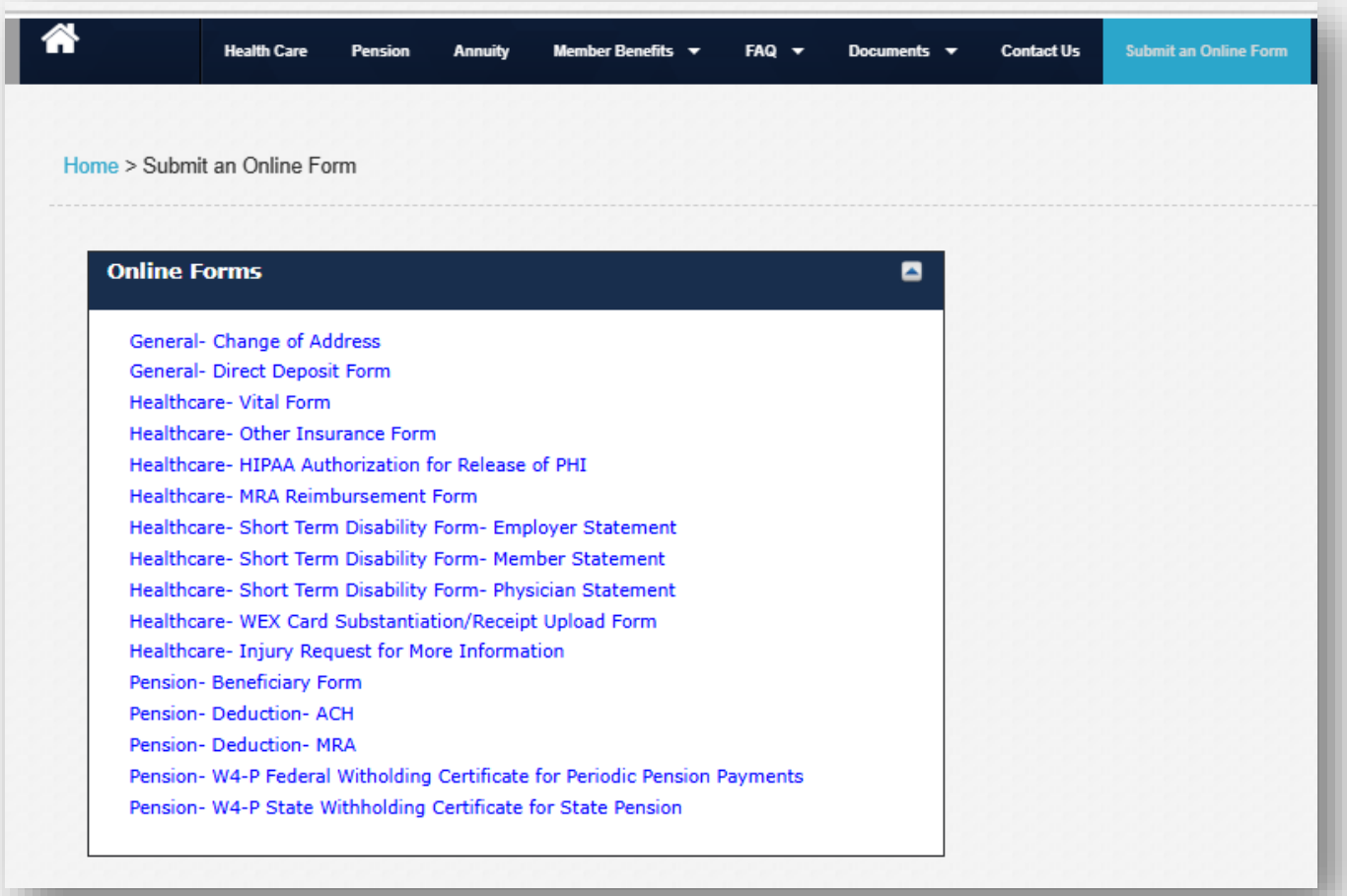
Online Form Submission

Complete and send forms without the paperwork.

Find the Online Forms

Click “Submit an Online Form” to see every form: change of address, vital, MRA, beneficiary, and more.

The following pages include examples on filling out common on-line fillable forms. For additional assistance, please call the Benefit Office.



Start the Vital Information Form

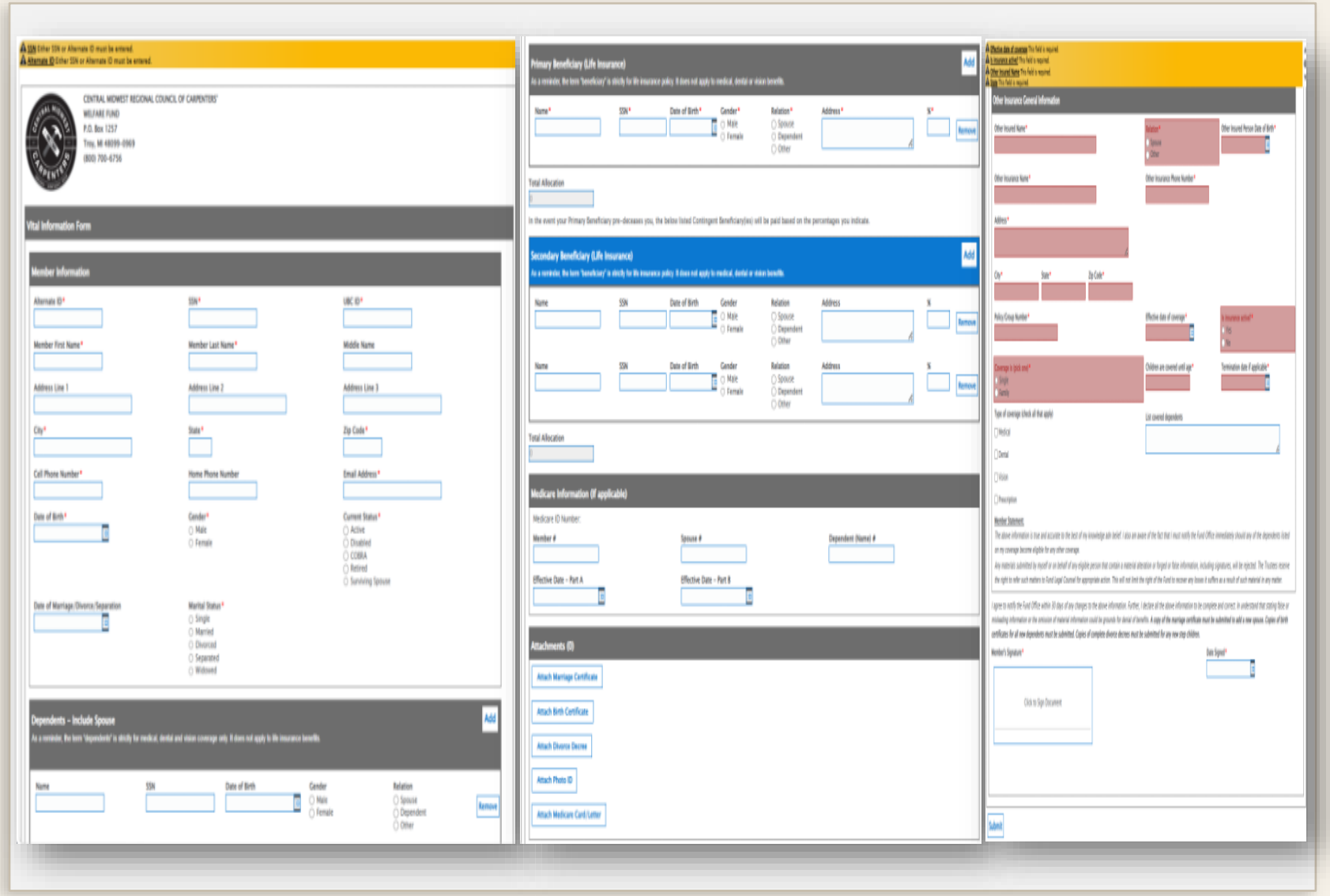
Example: the Vital Information Form. Complete the member information section; fields marked with an asterisk are required.

Add Welfare Beneficiaries & Attachments

Add primary and secondary beneficiaries, enter Medicare details, and attach the supporting documents requested.

Complete & Sign

Some forms ask for more detail, such as other insurance. Fill every required field, sign, and submit.

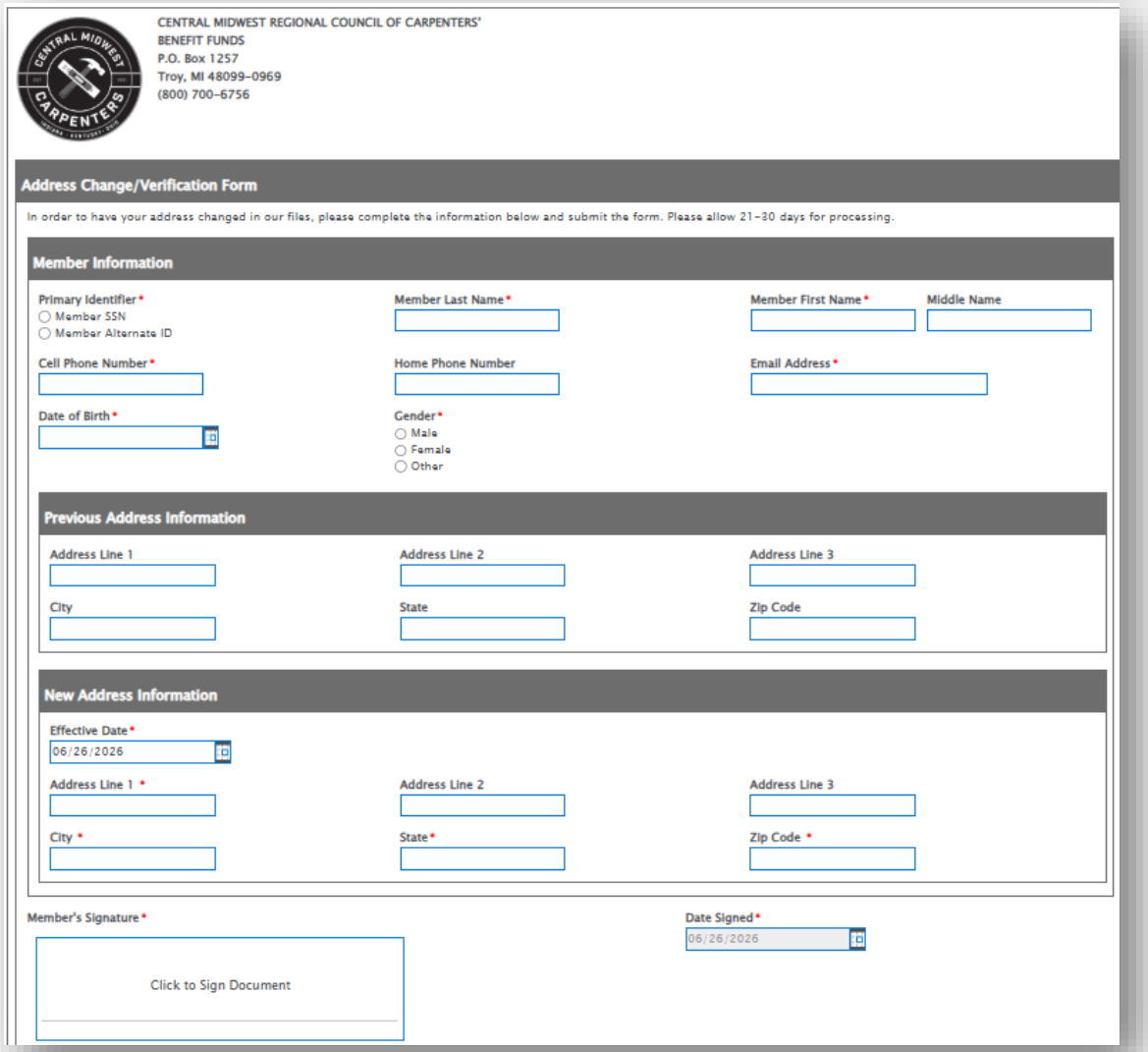


Address Change Form

Example: the Address Change form.

Enter your member information and previous/new address information. Fields marked with an asterisk are required.

Sign to authorize the requested changes.



CENTRAL MIDWEST REGIONAL COUNCIL OF CARPENTERS'
BENEFIT FUNDS
P.O. Box 1257
Troy, MI 48099-0969
(800) 700-6756

Address Change/Verification Form

In order to have your address changed in our files, please complete the information below and submit the form. Please allow 21-30 days for processing.

Member Information

Primary Identifier*
○ Member SSN
○ Member Alternate ID

Member Last Name*

Member First Name*

Middle Name

Cell Phone Number*

Home Phone Number

Email Address*

Date of Birth*

Gender*
○ Male
○ Female
○ Other

Previous Address Information

Address Line 1

Address Line 2

Address Line 3

City

State

Zip Code

New Address Information

Effective Date*
06/26/2026

Address Line 1 *

Address Line 2

Address Line 3

City *

State*

Zip Code *

Member's Signature*

Click to Sign Document

Date Signed*
06/26/2026

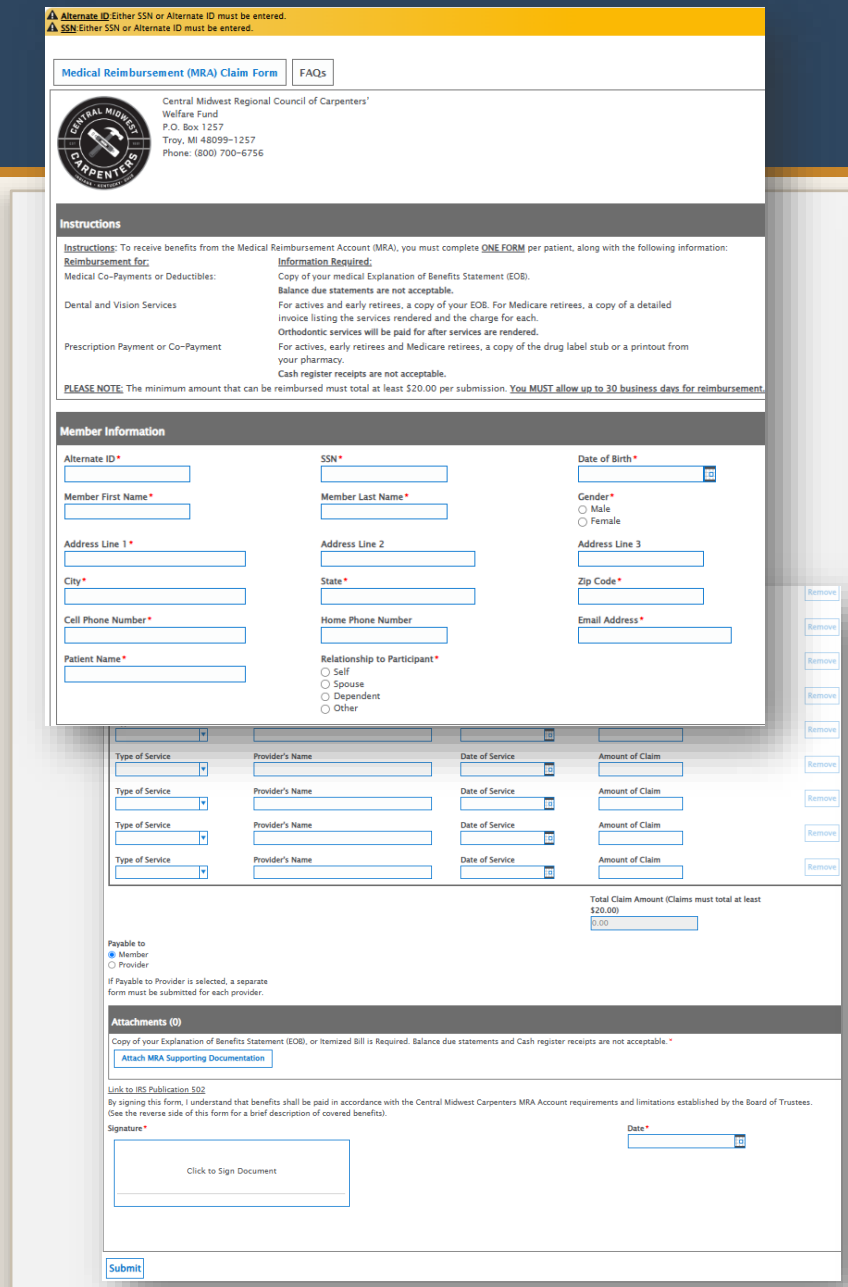
MRA Claim Form

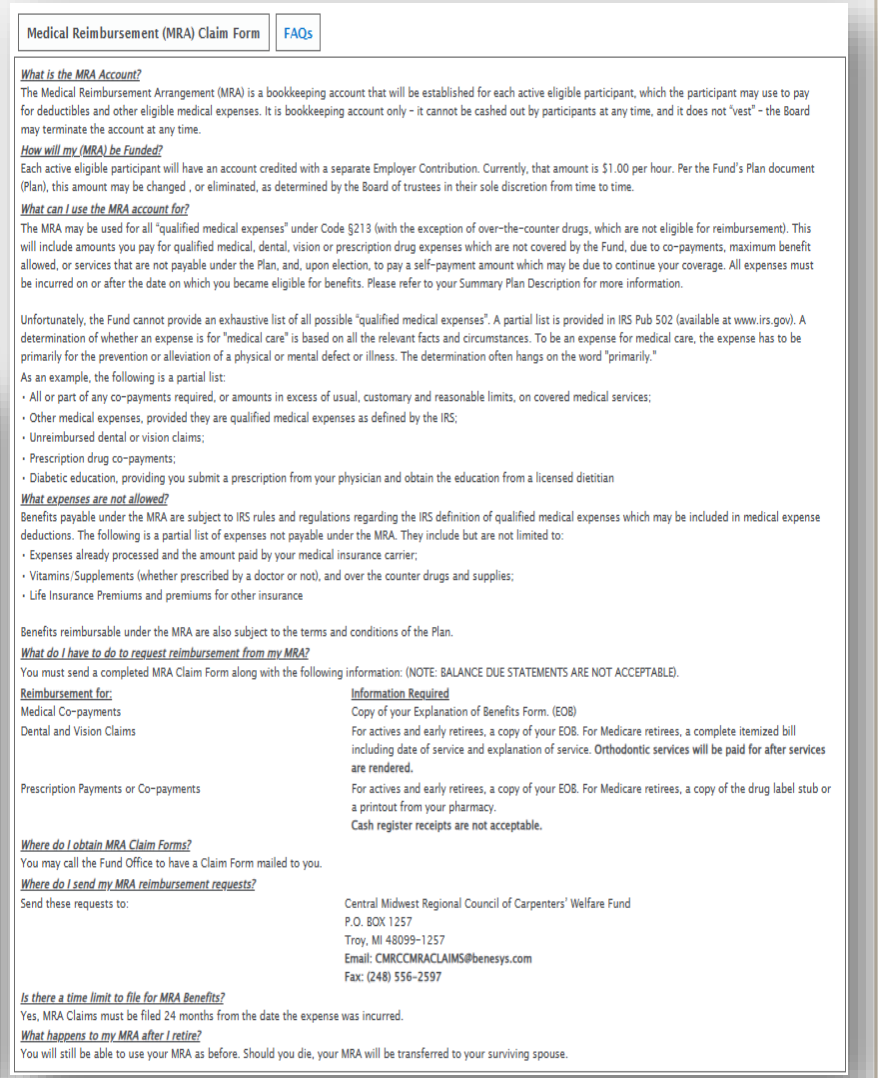
Example: the MRA Claim form.

Enter your member information and read the instructions and information required. Fields marked with an asterisk are required.

- Add eligible expense details on each line in the Claim Detail section.
- Attach all receipts and supporting documentation.
- Sign, date, and submit your claim.

Refer to the FAQs section for helpful information on eligible expenses.



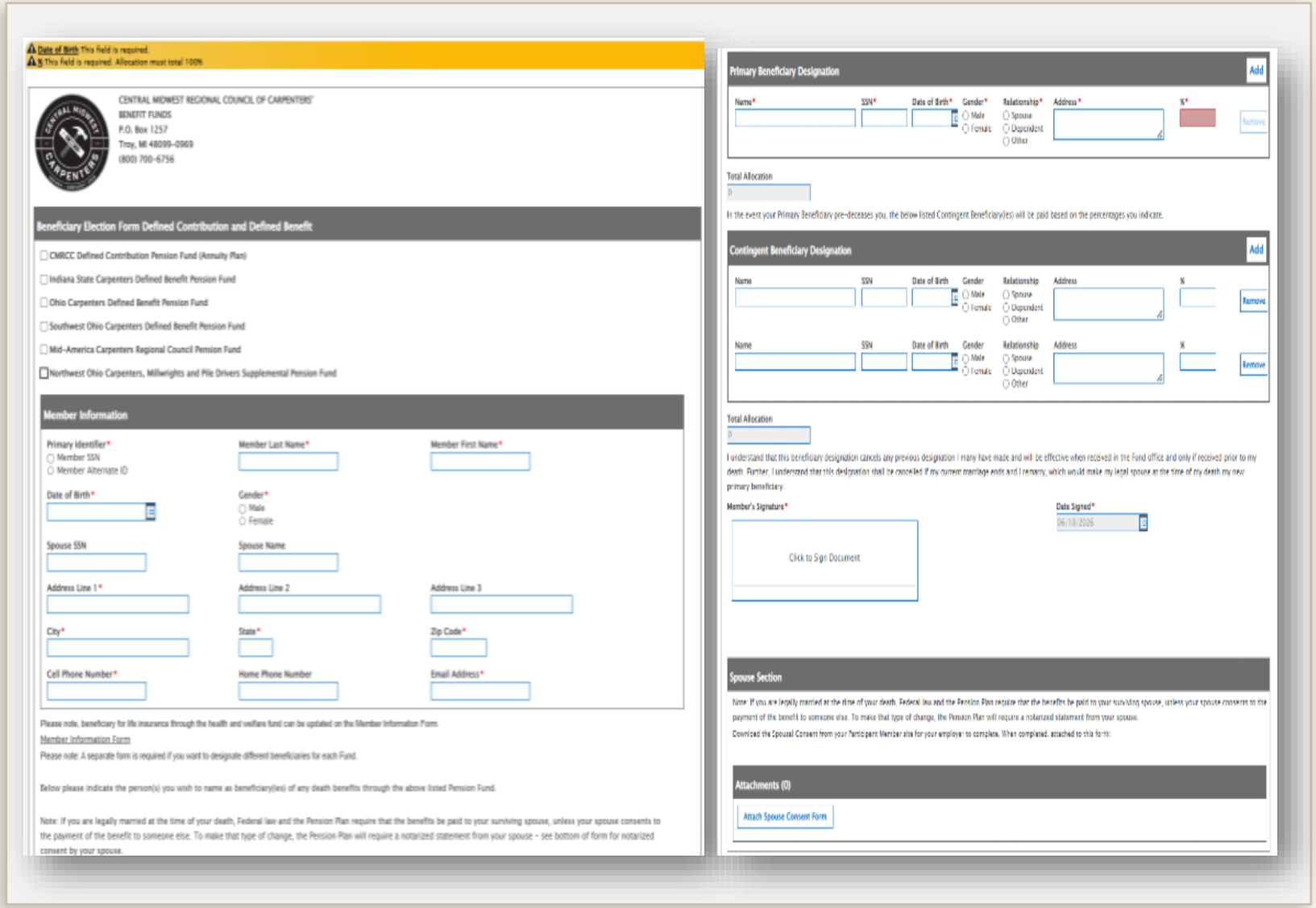


Pension Beneficiary Form

Example: the Pension Beneficiary form.

Select your pension fund and enter your member information. Fields marked with an asterisk are required.

Name primary and contingent beneficiaries, sign, and add the spousal consent form if you're married.



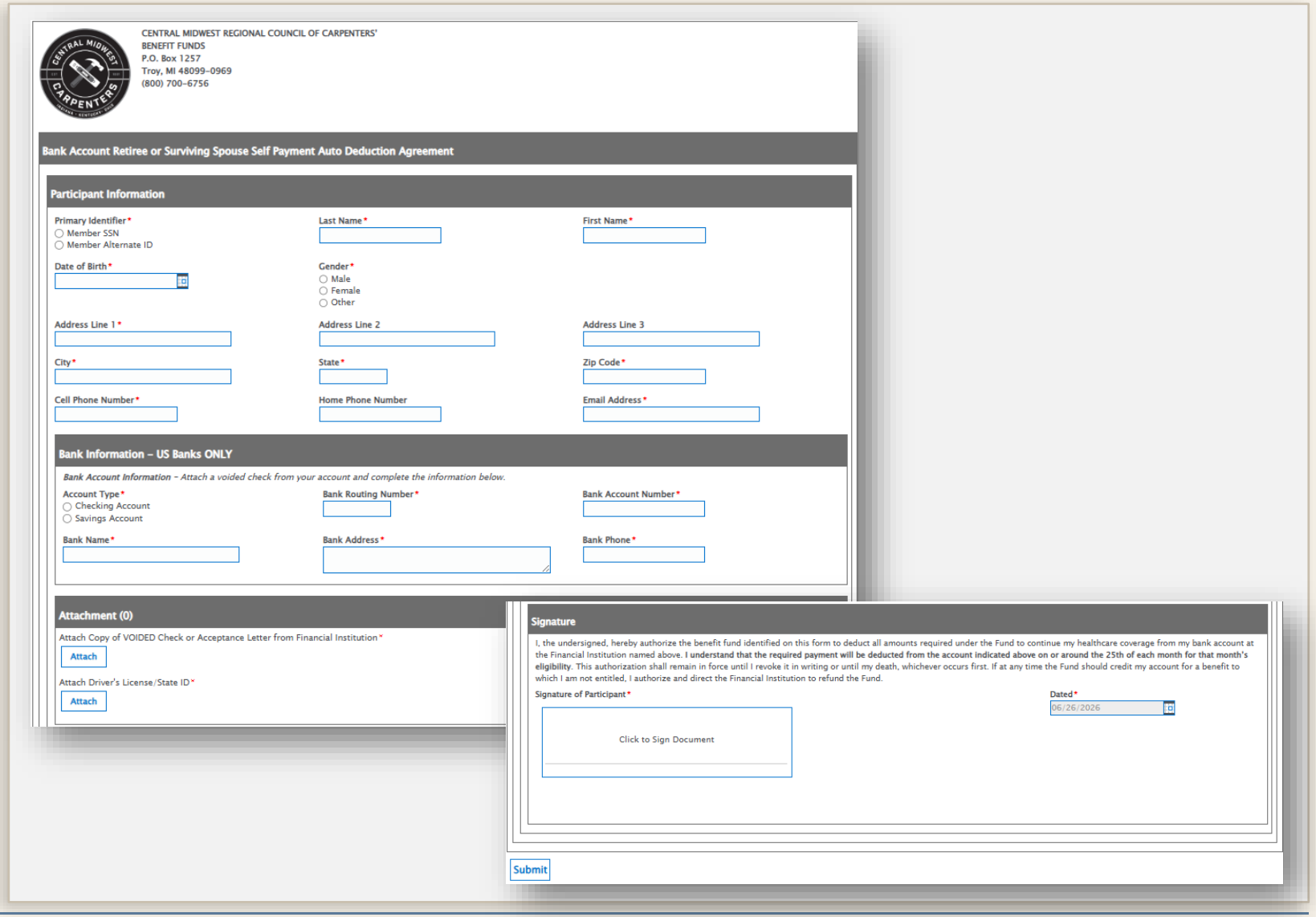
Health Care ACH Deduction Form

Example: the Healthcare premium auto-deduction authorization form.

Enter your member information and Bank Account details. Fields marked with an asterisk are required.

You are required to attach a copy of a voided check or acceptance letter from your Financial Institution as well as a copy of your valid Driver's License or State ID

Sign to authorize the requested changes.



SECTION 8 OF 8

08

Mobile Application

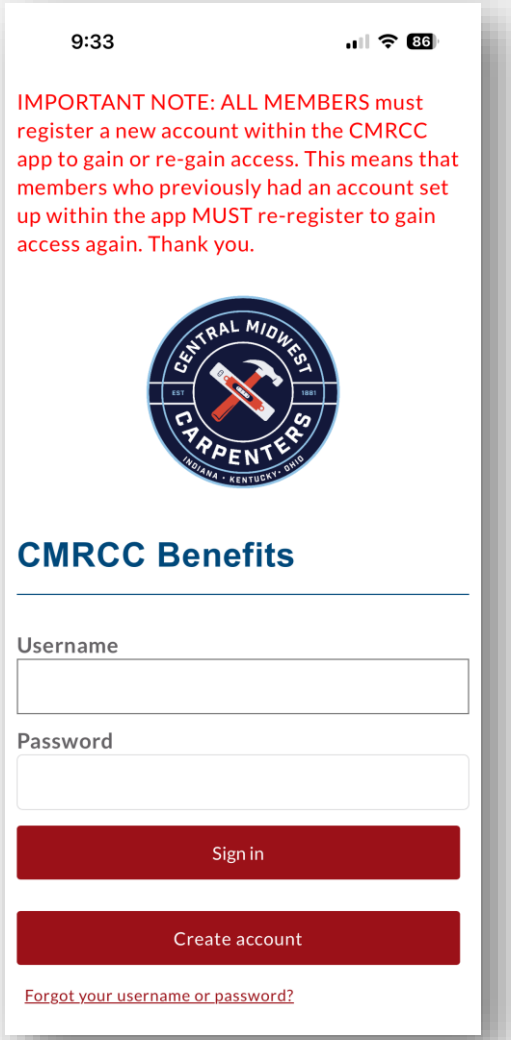
Download and navigate using the Benefits mobile application

Download the Mobile App

Download the CMRCC Benefits mobile application from the App Store or Google Play:

To register your account, select ‘Create Account’ and follow new account registration instructions.

If you already have an established account, enter your Username and Password to log-in.

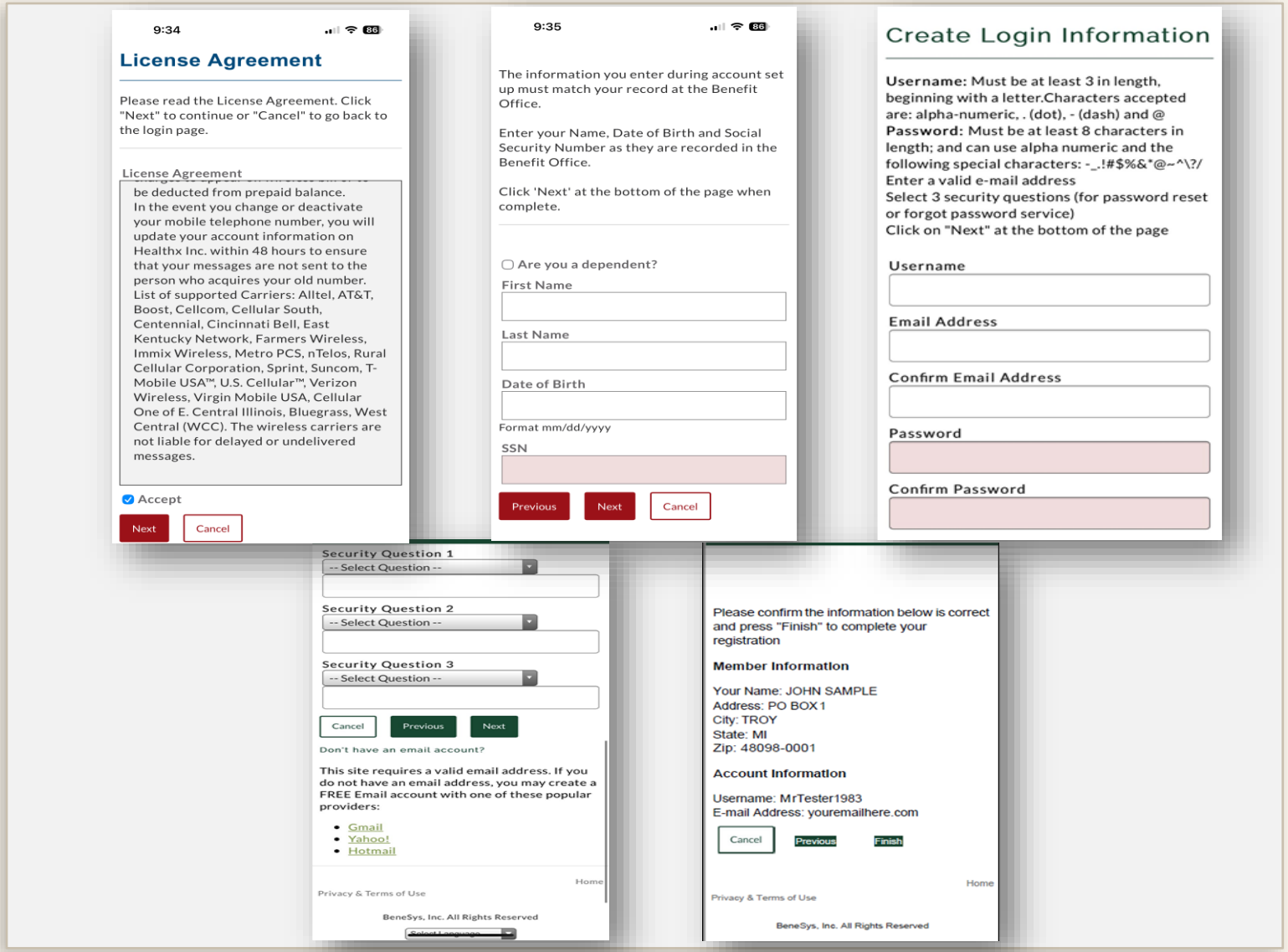


Create your Account and Log-in

Create a new account the first time you use the mobile app following the ‘Create Account’ steps

1. Accept the Mobile App License Agreement
2. Enter your member information
3. Create your username and password
4. Set-up your security questions
5. Confirm your information is correct and press finish

Once your account is created, log-in using your username and password.



Forgot your Username or Password?

If you forgot your username and/or password, select that option on the mobile app login page and follow next steps.

Enter your member information in Step 1

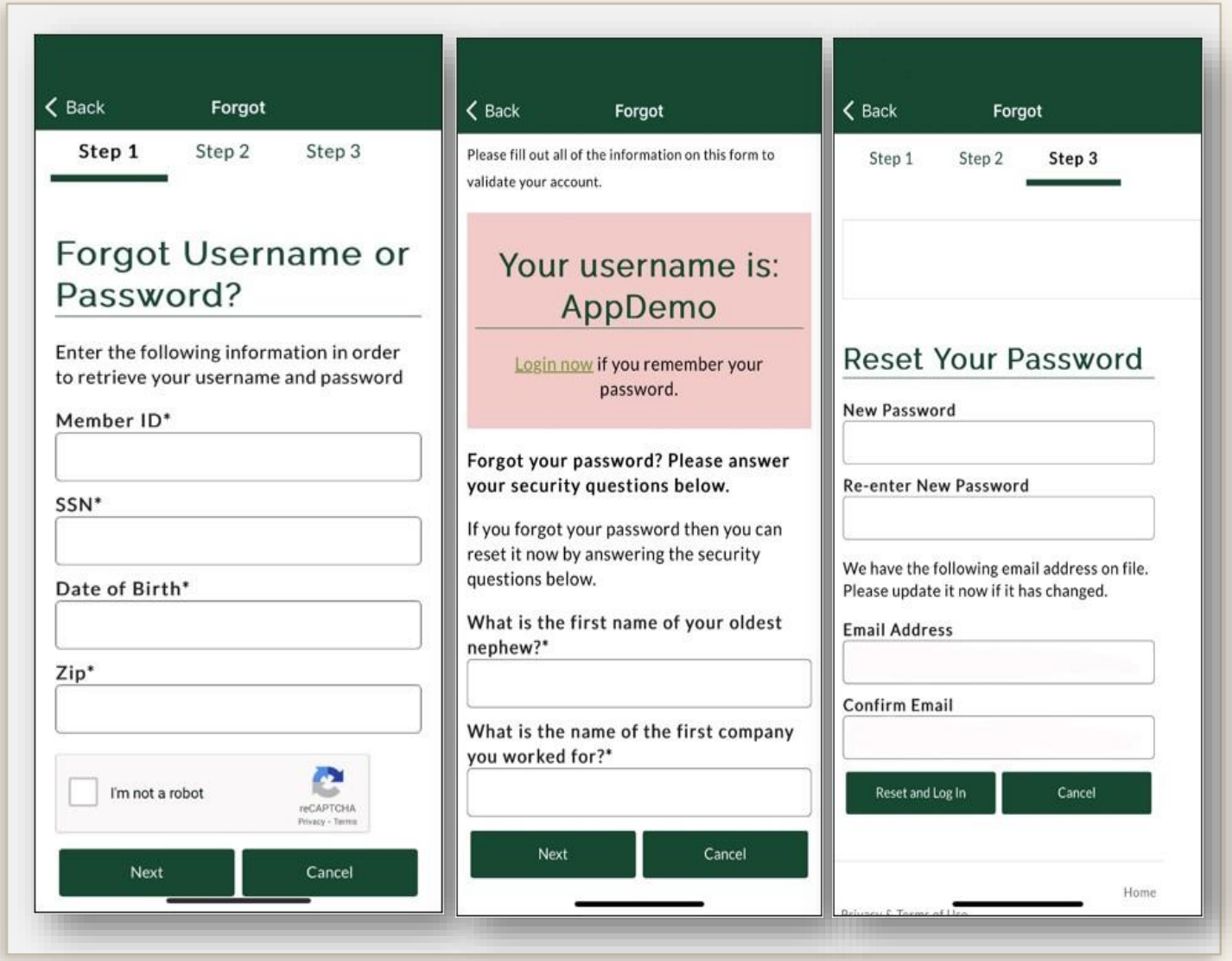
- *Member ID references your BeneSys member ID*
- *Select the 'I'm not a robot box and press NEXT*

Your Username will be provided in Step 2

- *Complete the two security questions from your initial account registration and press NEXT*

In Step 3, you will be prompted to create your new password

- *Enter your new password and confirm and/or update your email address*
- *Select 'Reset and Log In' to be redirected to the App log-in screen*

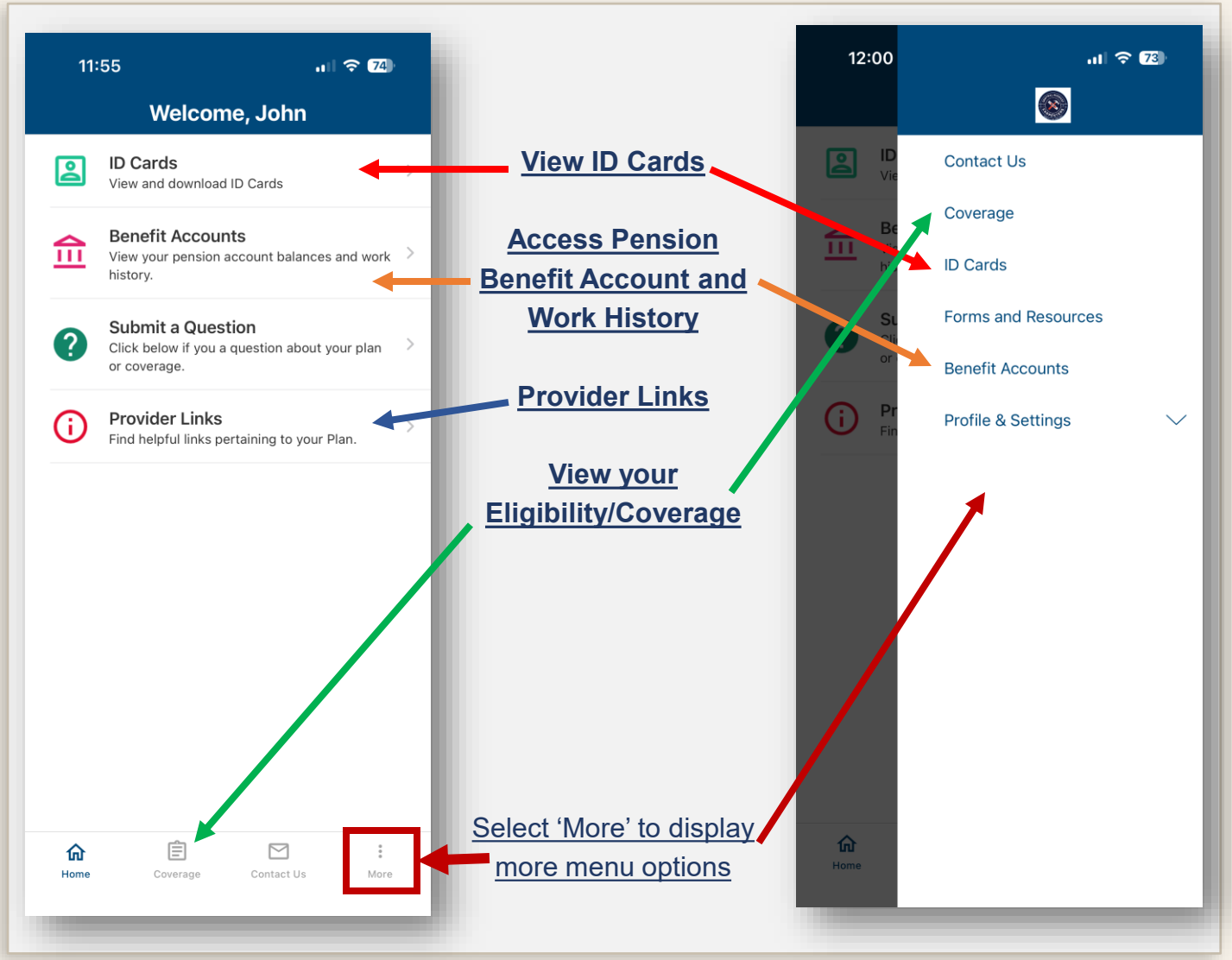


Mobile App Home Screen and Menu Navigation

From the Home screen of the mobile app you can navigate to check your Health Care Eligibility and Coverage information, view your Dental/Vision/Hearing ID Card, access key provider links, view your Pension Benefit Details, check your work history, contact the Benefit Office, and more!

Click on your desired option from the home screen or from the menu to see more information on that topic.

For additional information, visit the full participant website, also accessible through your mobile device: www.CMRCCBenefits.org



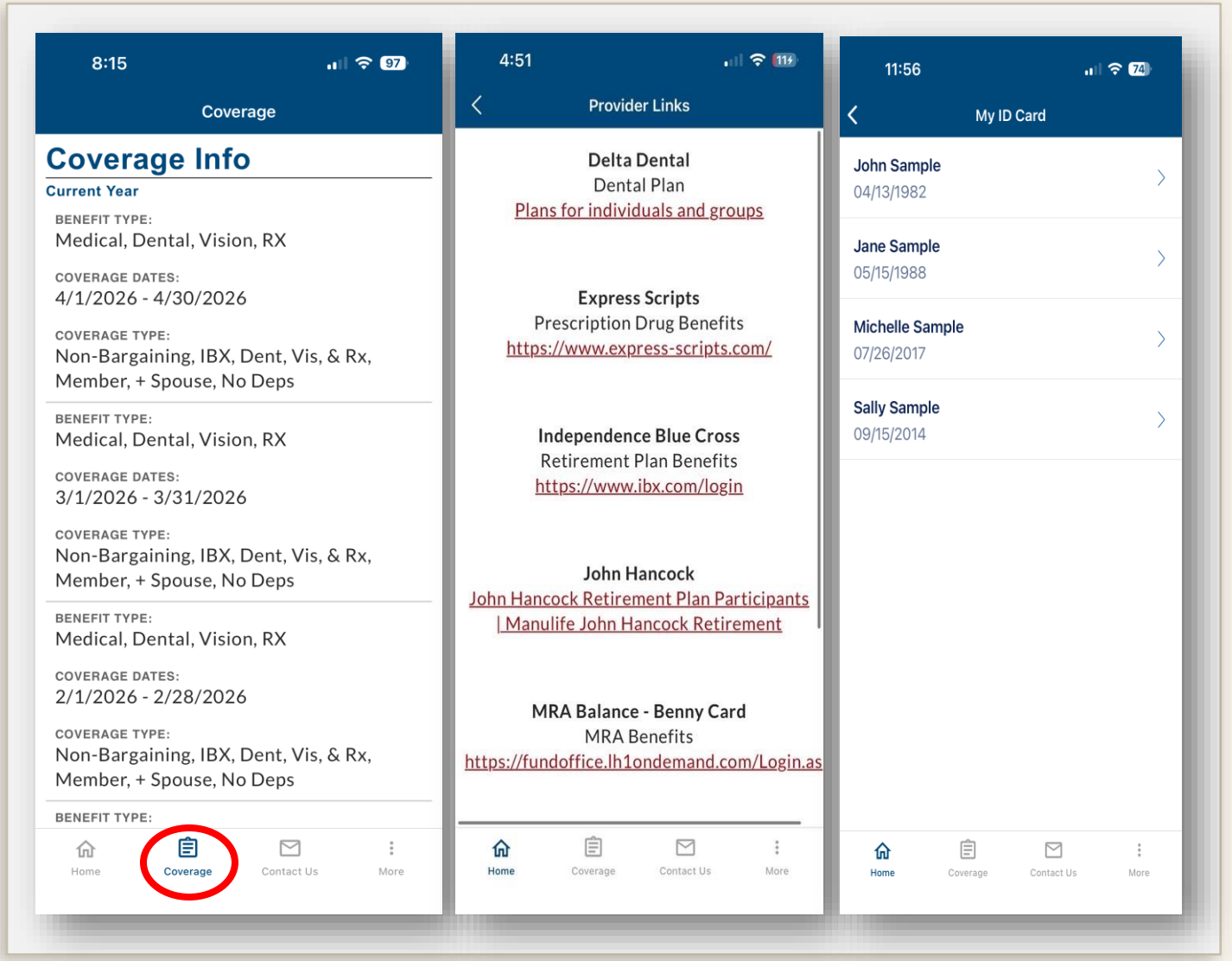
View your Health Care Coverage, ID Card, and Provider Links

When selecting the ‘Coverage’ menu option, you will see your Benefit Type, Coverage Dates, and Coverage Type, by month.

Select the ‘Provider Links’ to navigate to CMRCC partnered vendor websites.

Select ‘ID Cards’ from the main menu to view your Dental/Vision/Hearing ID Card. *Medical and Rx Mobile ID cards are available separately through the IBX and Express Scripts vendor apps.*

For additional information, visit the full participant website, also accessible through your mobile device: www.CMRCCBenefits.org



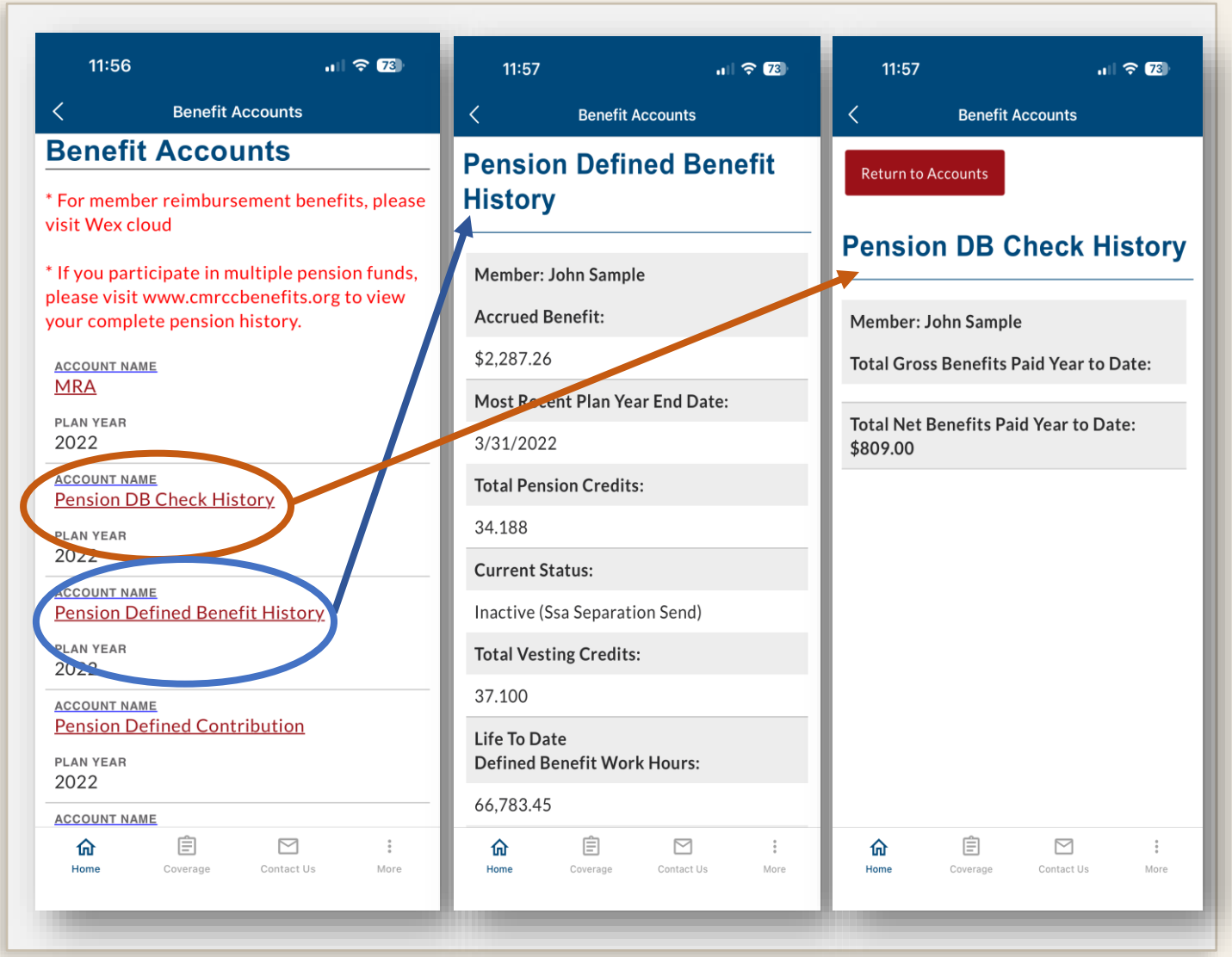
View your Benefit Account Detail

When selecting the ‘Benefit Accounts’ menu option, you will be able to access your Pension Benefit Detail as well as Pension Check information (if you are retired) by selecting the Account Name listed.

To view your MRA Account balance and transactions, download the BeneSys Reimbursement App or visit the MRA/WEX Member Portal.

To view your Annuity Account balance, download the John Hancock App or visit the John Hancock Website.

For additional information, visit the full participant website, also accessible through your mobile device: www.CMRCCBenefits.org

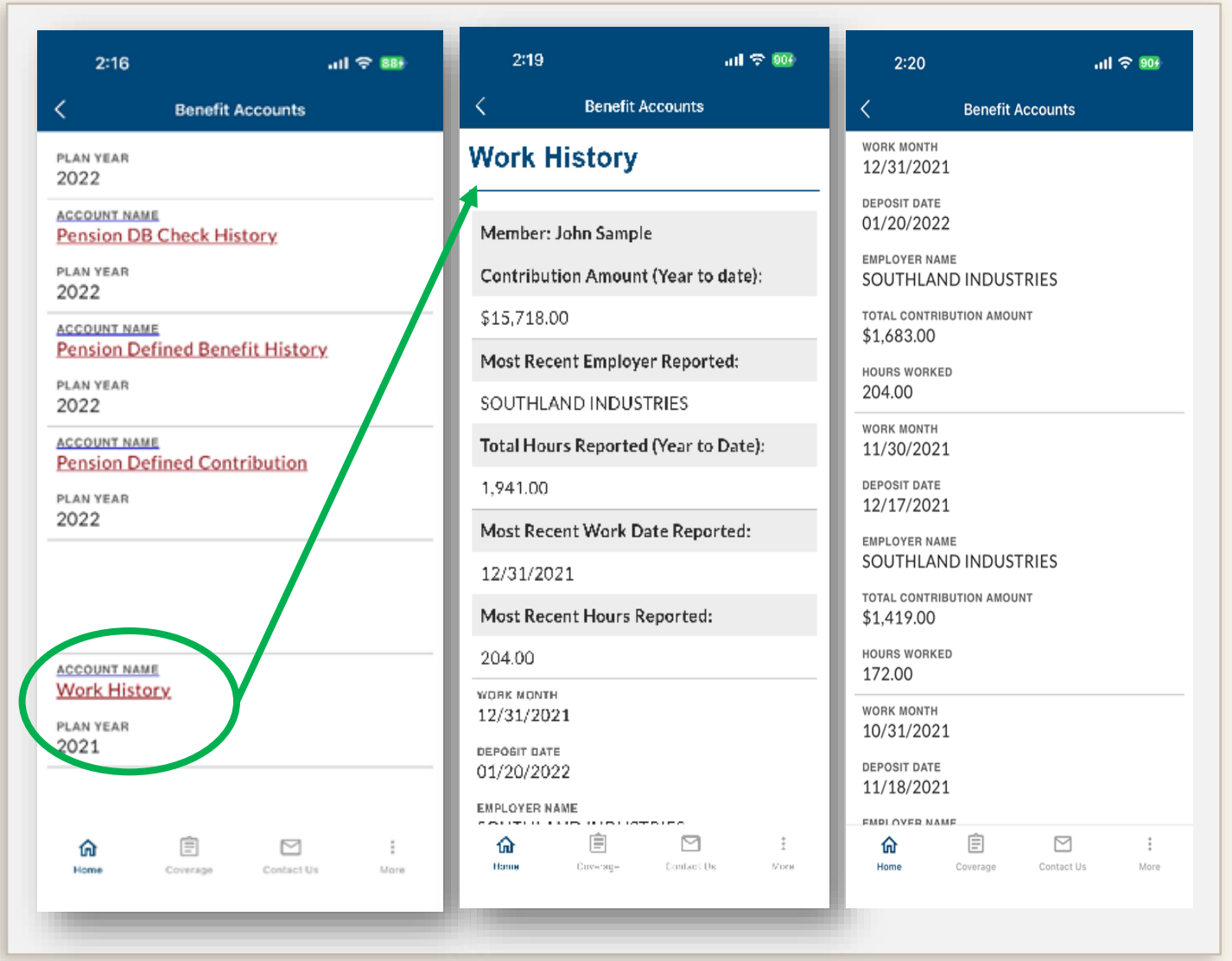


View your Benefit Account Detail

When selecting the ‘Benefit Accounts’ menu option, you will also have access to view your Work History.

Select the ‘Work History’ account name to view monthly contributions received from your Employer, including year to date hour totals. Scroll down to view all contribution records for that year.

For additional information, visit the full participant website, also accessible through your mobile device: www.CMRCCBenefits.org



We're Here to Help

Reach Us

Call the Benefit Office

(800) 700-6756

Office Hours

Monday – Friday, 7:30 AM – 4:30 PM ET

Visit Online

www.CMRCCBenefits.org

Email Us

cmrccserviceteam@cmrccbenefits.org

Message Us

Use the Contact Us page to reach the Benefit Office

Mailing Addresses

Welfare: P.O. Box 1257, Troy, MI 48099-1257
Annuity: P.O. Box 1057, Troy, MI 48099-1057
Indiana Pension: P.O. Box 969, Troy, MI 48099-0969
Ohio Pension: P.O. Box 31580, Independence, OH 44131

Visit Us In Person

Walk-In Office Hours

Monday – Friday, 8:00 AM – 4:00 PM ET

Greenwood, Indiana

771 Greenwood Springs Drive

Greenwood, IN 46143

Cleveland, Ohio

2554 East 22nd Street

Cleveland, OH 44115

Benefits administered by BeneSys, Third Party Administrator