

**Mid-America Carpenters Regional Council Health Fund
Carpenters Health Fair Participation Sweepstakes Terms and Conditions**

Kansas City: 9/19/2026 | St. Louis: 9/26/2026 | Lisle: 10/10/2026

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN EITHER THE SWEEPSTAKES.

The Carpenters Health Fairs Sweepstakes (the “Sweepstakes”) are organized and conducted by the Mid-America Carpenters Regional Council Health Fund (“Plan”), made possible through external partner donations, and is governed by these official rules (“Official Rules”). By participating in the Sweepstakes at either the Kansas City, St. Louis, or Lisle health fair, each campaign participant agrees to abide by these Official Rules, and understands that the results of the Sweepstakes drawing, as determined by the Plan, and its partners, is final in all respects.

ELIGIBILITY

Carpenters Health Fair Participation Sweepstakes is open to all Covered Individuals under the Plan, including Active and Medicare Advantage participants, who are eighteen (18) years of age or older at the date of the applicable health fair in which the Covered Individual participates. The Plan has the right to verify the eligibility of each entrant.

CAMPAIGN PERIOD

Participants may enter into the Sweepstakes at any of the following health fairs during the particular campaign period specified below (collectively, the “Campaign Period”).

- Kansas City: Carpenters Health Fair Participation Sweepstakes will take place on September 19, 2026, between 9 a.m. CT and 12 p.m. CT. (“KC Campaign Period”).
- St. Louis: Carpenters Health Fair Participation Sweepstakes will take place on September 26, 2026, between 8 a.m. CT and 12 p.m. CT. (“STL Campaign Period”).
- Lisle: Carpenters Health Fair Participation Sweepstakes will take place on October 10, 2026, between 9 a.m. CT and 12 p.m. CT. (“Lisle Campaign Period”).

HOW TO ENTER

NO PURCHASE IS NECESSARY.

To enter, you must complete at least one activity at one of the health fairs listed above and complete an entry form located at that health fair. All entry forms must be completed and turned in at the health fair during that health fair’s Campaign Period. Mailed, emailed or any other entry method will not be accepted. Each entry will require the entrant to provide their name, email address, and telephone number.

You may submit one entry per activity completed at the health fair. You agree to provide complete and accurate information on each entry form. Illegible, incomplete or inaccurate entries will be disqualified.

WINNER SELECTION AND PRIZE NOTIFICATION

All eligible entries received during each of the Campaign Periods will be gathered into three separate databases at the end of the Campaign Period corresponding to each health fair location. Winners will be randomly selected from entries received for each applicable health fair in three separate Sweepstakes drawings (one Sweepstakes drawing per event). Each drawing will be conducted by a representative of the Plan and the results of the drawing will be final. Selected winners that have been verified as eligible to win will be announced on or after October 16, 2026. If a potential prize winner cannot be reached by a Plan representative within three (3) attempts, using the contact information provided on the entry form, or if the prize is returned as undeliverable, that potential prize winner shall forfeit the prize. The Plan reserves the right to select an alternative winner or not award a prize at all if forfeited. Upon the request of the Plan, the potential winner may be required to return an IRS W-9 form. If a potential winner fails to comply with these official rules, that potential winner may be disqualified. The Plan's decisions are based on its sole discretion and interpretation of these official rules and are final and binding in all respects.

PRIZES

The following prizes will be awarded at each health fair:

- Kansas City: Grand Prize, Red Oak Resort 3-Day Getaway in Camdenton, MO (est. \$700 value); Runners Up, one of five (5) prize options as posted on macbenefits.org/health-fairs
- St. Louis: Grand Prize, Red Oak Resort 3-Day Getaway in Camdenton, MO (est. \$700 value); Runners Up, one of five (5) prize options as posted on macbenefits.org/health-fairs
- Lisle: Grand Prize, \$550 toward HRA; Runners Up, one of five (5) prize options as posted on macbenefits.org/health-fairs

The odds of winning a prize depends on the number of entries received at the particular health fair. Winning entries and prizes are not transferable; no prize substitutions are allowed except by the Plan who reserves the right to substitute prizes with prizes of equal or greater value. Prizes cannot be redeemed for cash. The Plan, its affiliates and agencies are responsible for prize delivery only. If a prize consists of a travel or lodging voucher, the winner shall be responsible for any and all other expenses related to using the prize. For example, if a prize consists of a lodging voucher, the winner is responsible for transportation to and from the location, meals and other expenses incurred by the winner not expressly included in the lodging voucher.

NO LIABILITY

Plan is not responsible for any technical, mechanical, printing, typographical, human or other error of any kind relating to or in connection with the Sweepstakes, including, without limitation, errors which may occur in the administration of the Sweepstakes, the processing of entries, the announcement of a prize or any Sweepstakes-related materials; or incomplete, lost, late, stolen, damaged, inaccurate, illegible, misdirected, garbled, delayed or undelivered entries. Plan reserves the right in its sole discretion, to disqualify any entrant or entry that is in violation of the Official Rules or to cancel, suspend or modify the Sweepstakes, and disqualify any implicated entrant(s), (and their entries) if any fraud, actions by entrants, technical or other error or problem of any kind, or any other occurrence corrupts or affects the administration, integrity, security, or proper play of the Sweepstakes, as determined by Plan

in its sole discretion. In the event of cancellation, Plan reserves the right, at its sole discretion, to award the prize in a random drawing from among all eligible, non-suspect entries received up to the time of the event or action warranting such cancellation or to not award the prize at all.

PLAN DOES NOT MAKE ANY REPRESENTATION OR WARRANTY WITH RESPECT TO ANY PRIZE, AND HEREBY DISCLAIMS ANY AND ALL EXPRESS AND IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE WITH RESPECT TO A PRIZE.

BY ENTERING THE SWEEPSTAKES, EACH ENTRANT AGREES TO INDEMNIFY, RELEASE AND HOLD HARMLESS THE PLAN, THIRD PARTIES PROVIDING THE PRIZES, PARTNERS, ADMINISTRATORS, ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS FROM ANY LIABILITY, DAMAGES, LOSSES OR INJURY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM THAT ENTRANT'S PARTICIPATION IN THE SWEEPSTAKES AND THE ACCEPTANCE, USE OR MISUSE OF ANY PRIZE THAT MAY BE WON. THE PLAN AND CO-SPONSOR, AND PARTNERS DO NOT MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, AS TO THE CONDITION, FITNESS OR MERCHANTABILITY OF A PRIZE. THE PLAN AND CO-SPONSOR, AND PARTNERS, ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS DISCLAIM ANY LIABILITY FOR DAMAGE RESULTING FROM PARTICIPATION IN THIS CAMPAIGN.

PUBLICITY

By participating, each entrant grants the Plan and co-Sponsor permission to use his/her name, likeness or comments for publicity purposes without payment of additional consideration, except where prohibited by law.

ARBITRATION

Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that: (a) any and all disputes, claims, and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at a AAA regional office in Chicago, IL, located at 150 N. Michigan Ave, Ste 3050, Chicago, IL, 60611; (b) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (c) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental or consequential damages including attorney's fees or any other damages, other than for entrant's actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

SWEEPSTAKES SPONSORS

This Sweepstakes is sponsored by:

Mid-America Carpenters Regional Council Health Fund

St. Louis-Kansas City Region
1419 Hampton Ave
St. Louis, MO 63139

Northern Region
12 E. Erie St
Chicago, IL 60611

Any questions regarding this Campaign should be directed to communications@macbenefits.org, or by phone to the Plan's Participant Services. For the Southern Region, call 314.644.4802, option 1. For the Northern Region, call 312.787.9455, option 3.

WINNER INFORMATION/OFFICIAL RULES REQUEST

To receive prize winner information or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope by December 31, 2026, to: 1419 Hampton Ave, St. Louis, MO 63139. Please specify "Mid-America Carpenters Regional Council Health Fund Sweepstakes Winner Information."