MID AMERICA
CARPENTERS BENEFITS
NORTHERN ILLINOIS REGION



Continuation of Health Plan Coverage

If you lose coverage under the Active Plan due to a reduction in hours or a qualifying event, you have options for continuing your coverage in the Mid-America Carpenters Regional Council Health Fund:

- Self-Pay Option
- Low Cost Medical Plan
- COBRA

Note: Enrollment in the Active Plan through the Self-Pay Option or the Low Cost Medical Plan is not available to retirees.

Important!
You must be a Member in Good Standing to qualify for the Self-Pay Option and the continued use of your HRA.

Comparison of Plan Coverages

Coverage Type	Self-Pay Option	Low Cost Medical Plan	COBRA	
			Core Plus Coverage	Limited Coverage
Medical, hospital, behavioral health	✓	✓	✓	✓
Health Reimbursement Arrangement (HRA)	✓	✓	✓	✓
Prescription drug	✓	✓	✓	✓
Dental and vision	✓		✓	
Hearing	✓		✓	✓
Short-term disability	✓			
Life insurance	✓	✓		
Accidental death and dismemberment	✓			
Dependent-only coverage option			✓	✓
Carpenters Center for Health/MCL Centers	✓	✓	✓	✓
Member assistance program	✓	✓	✓	✓
Payments due	Quarterly	Monthly	Monthly	Monthly

Continuation of Coverage Options

Self-Pay Option

If you lose coverage due to a reduction in hours, you are eligible for the Active Plan under the Self-Pay Option, if you:

- Are a member in good standing with your local union;
- Were eligible for benefits during the preceding quarter;
- Have not already exhausted your maximum self-pay periods; and
- Are not a retiree.

Under the Self-Pay Option, you can make one quarterly payment for the number of hours needed to meet the:

- 300-hour quarterly requirement (apprentices: 200 hours), or
- 1,200-hour look-back (apprentices: 960 hours) from the current and three (3) preceding quarters, whichever is less.



Self-Pay Option Limitations

- Maximum of 300 hours per quarter; maximum of four (4) quarters in a rolling 12-quarter (three (3)year) period
- Self-payment of short hours does **not** count toward future eligibility requirements
- Coverage provided through the Self-Pay Option runs concurrently with the maximum amount of coverage months available under Cobra.

** Contribution rate is determined by the MARBA agreement in effect at the time of calculation.*

Paying for Coverage

Payments are due the **first day of the period** (month or quarter) for which coverage is offered.

There is a grace period for late payments: 30 days from the initial date of coverage or the end of the month in which the premium is due, whichever is greater. **Payments after the grace period will not be accepted, and coverage will terminate.**

You can pay by check, which should be made payable to the **Mid-America Carpenters Regional Council Health Fund** and mailed to:

Mid-America Carpenters Regional Council Health Fund
Attn: Continuation Coverage
12 East Erie Street, 7th Floor
Chicago, IL 60611

You can also drop your check off in person in:

Chicago:
12 East Erie Street
Chicago, IL 60611

Lisle
4979 Indiana Ave
Lisle, IL 60532

Please include your BCBS ID number or Social Security number on each payment.

Low Cost Medical Plan

The Low Cost Medical Plan offers affordable coverage for up to 18 months if you lose Active Plan eligibility as a result of a reduction in hours. When you enroll in coverage, you can also elect to cover your spouse and dependent children up to age 26. Spouses and children cannot independently elect coverage.

You are no longer eligible for COBRA and forfeit any COBRA rights once you make your first payment for the Low Cost Medical Plan. Any calendar year deductibles and out-of-pocket maximums you met under the Active Plan do not carry over to the Low Cost Medical Plan.

COBRA

You and your dependents can continue coverage for a maximum of 18 to 36 months under COBRA if you lose Active Plan coverage due to termination of employment, a reduction of hours, death, or another qualifying event.

You can choose full or limited benefit coverage:

- **Core Plus Coverage**: comprehensive medical, prescription drug, dental, and vision benefits
- **Core Limited Coverage**: comprehensive medical and prescription drug benefits

Visit ***carpenterbenefits.org*** > **Health** > **Active Plan Health Benefits** to review medical, prescription drug, dental, and vision benefits.

Contact Information

If you have a question	Contact	Phone
Eligibility, claims, dependent coverage, life insurance	Fund Office Health Benefits Department	(312) 787-9455, option 3 **carpenterbenefits.org**
Find a BCBS PPO network provider or facility	Blue Cross PPO hospital and physician finder	(800) 810-2583 **bcbsil.com**
Member assistance program – 12 free sessions per year	Lyra Health	(877) 368-0644 **carpenterbenefits.lyrahealth.com**
Mental health and substance use disorder	BCBSIL	(800) 851-7498 **bcbsil.com**
Pharmacy network, mail-order pharmacy	Express Scripts (ESI)	(800) 939-2089 **express-scripts.com**
Specialty pharmacy	Accredo	(800) 803-2523 **accredo.com**