

**FIVE RIVERS CARPENTERS DISTRICT COUNCIL HEALTH AND WELFARE FUND
1831 16TH AVENUE SW
CEDAR RAPIDS IA 52404
319-366-3623**

It is important to know and understand your benefits.

**Please read your Summary Plan Description
Website: 5rcbenefits.com**

What should a participant do if reaching Retirement to continue coverage under their health plan through the Five Rivers Carpenters District Council?

Important Information

As a beneficiary of the Five Rivers Carpenters District Council Health and Welfare Fund, you may be eligible for healthcare coverage after retirement. Consult your Benefits Booklet for more information about retiree coverage. You are not eligible for retiree coverage until you formally retire by completing this form in full or by providing a copy of your retirement letter from the Carpenters Pension Fund. **You must submit either this form, or the letter from the Carpenters Pension Fund confirming your retirement, to the Fund Office (Eastern Iowa Fringe Benefit Funds, Inc.) at 1831 16th Avenue SW Cedar Rapids, Iowa 52404.**

Once the Fund Office receives notification of your retirement, you will be sent a Retiree Election Form, if you qualify for the Retiree Plan as outlined in the Benefits Booklet.

The Retiree Election form must be returned to the Fund Office within 60 days so your account can be set up correctly.

You can find all of your plan information on the website at www.5rcbenefits.com. Work history, eligibility and HRA balances can be accessed on the website.

Your medical insurance coverage is provided by Wellmark. Wellmark's website is www.wellmark.com. You can obtain your medical plan explanation of benefits via this website. Please remember they are required for reimbursement for any HRA requests. Customer service phone number is 800-524-9242, please contact them for any medical claim questions or concerns you have regarding your medical plan.

DISABILITY BENEFITS FOR PREGNANCY

The Welfare Fund provides a short-term disability benefit for employees who become totally disabled and unable to work due to non-occupational injuries and sicknesses. The benefit amount is \$300, and the maximum benefit period is 26 weeks.

Starting with disabilities that begin on October 1, 2018, the short-term disability benefit will also be payable for a female employee's disability due to pregnancy. Benefits are payable for six (6) weeks for a normal delivery and eight (8) weeks for a Cesarean section.

The same rules that apply to disabilities due to injuries and sicknesses will apply to pregnancy-related disabilities. For example, disability benefit claims must include a statement from the patient's physician stating the date the disability began and ended (or is expected to end). In addition, the disability must start while the participant is working on a regularly scheduled basis.

\$0 COPAY FOR TELAHEALTH SERVICES

The Welfare Fund provides a telehealth benefit for employees through Doctor on Demand. **Starting on January 1, 2019, the copay for these services will be \$0. The Fund will cover the cost in full.**

The Trustees have lowered the copay to \$0 in order to encourage participants to use this valuable service. Doctors on Demand can diagnose many health conditions, including flu, upper respiratory infections, allergies, skin diseases, mental health problems and so much more! The service is available 24 hours a day, 365 days a year, and is often faster, easier, and more convenient than a visit to an urgent care center or retail health clinic.

When you use Doctors on Demand, you will speak with a qualified physician or therapist. If necessary, the doctor can send a prescription directly to a pharmacy. (Please note that Doctor On Demand physicians do not prescribe narcotics and other DEA controlled substances, or medications that require administrations by healthcare professionals.)

To access Doctors on Demand:

Call 1-800-997-6196

Go to www.doctorondemand.com

Download the Doctor on Demand app to your mobile device

BENEFITS FOR SPOUSES OF RETIREES

Beginning April 1, 2020, a retiree can add a new spouse to his or her retiree coverage subject to the applicable premium for coverage. **This applies to current and future retirees.**

Previous rules did not allow retirees to add spouses after they retired.