

Five Rivers Carpenters District Council Health & Welfare Fund
5001 J Street SW, Suite 100
Cedar Rapids, IA 52404
319-366-3623
1-800-847-0113
Fax: 319-362-7272

IMPORTANT NOTICE REGARDING BENEFIT CHANGES
Summary of Material Modifications (SMM)

Effective Date: January 1, 2026

This notice describes important changes to your health plan. Please review carefully and keep this document with your plan materials.

Vision Benefit Increase

- The vision benefit has been increased to **\$400 every two years** for covered services. The current period is 1/1/2026 through 12/31/2027.

Chiropractic Care Limit Increase

- **In-Network Providers:** Annual limit increased to **\$1,500**.
- **Out-of-Network Providers:** Annual limit increased to **\$500**.

Dependent Enrollment Window

- You now have **90 days** from the date of a qualifying event (such as birth, adoption, or marriage) to add new dependents to the plan.

New Telehealth Benefit – Teledoc

- You now have access to **Teledoc** for **urgent care visits** and **behavioral health services**.
- **No Copay:** These services are available at **no cost to you**.
- To get started, visit **www.teledochealth.com** or download the Teledoc app, go to **teladoc.com**. See enclosed flyers for more information.

If you have any questions on the information communicated above, please contact the Fund Office at (319) 366-3623.

Just a reminder your network provider changed January 1, 2026 and you should have received new ID cards. If you have not received your ID cards, please contact Independence Administrators at 1-833-242-3330 or visit the ibx website at ibx.com/login or the IBX app on Apple/Android phones.

Sincerely,

The Board of Trustees