IMPORTANT ANNOUNCEMENT

The Trustees have diligently continued to monitor the Health Fund. In spite of the coronavirus pandemic, the Fund continues to be in good shape.

The Trustees know that these are trying times. Work is down in many places, and participants are concerned about maintaining their coverage under the Fund. In response to this crisis, the Trustees are making a temporary change in the eligibility requirements, to make it easier to keep your coverage.

The Fund will be adding hours to your Hour Bank if your Hour Bank is not completely full and you have been affected by the coronavirus.

Participants who have less than a full hour bank, will be credited the number of hours that qualifies you for a full month of coverage. This is a one-time credit.

What does it mean to have been "affected by the coronavirus"? If you meet ANY one of the following criteria, then you have been "affected by the coronavirus".

1. You have been diagnosed with COVID-19 or SARS-CoV-2 by a test approved by the Centers for Disease Control and Prevention.

2. Your spouse or dependent has been diagnosed with Covid-19 or SARS-CoV-2 by a test approved by the Centers for Disease Control and Prevention.

3. You have experienced adverse financial consequences as a result of being quarantined due to COVID-19.

4. You have experienced adverse financial consequences as a result of being unable to work due to lack of child care due to COVID-19.

5. You have experienced adverse financial consequences as a result of being furloughed or laid off or having your hours reduced due to the COVID-19.

In order to be eligible for these hours, you will need to submit a completed form and send it to the Fund Administrator.

To request a form you can:

Write to: Gulf Coast Carpenters and Millwrights Health Trust
c/o Zenith American Solutions
1300 S. Meridian Ave., Ste 125
Oklahoma City, OK 73108

Call: 1-800-422-6207
E-mail: Lezlee Wall (lwall@zenith-american.com)

In these dangerous times we wish the best for everyone in our Fund and their loved ones. It is our intention to be as helpful as we can, given the resources that our Fund has and our duty to care for all of our participants.

BOARD OF TRUSTEES
May 1, 2020