

Hagerstown Teamsters and Motor Carriers Health and Welfare Fund
10312 Remington Drive
Hagerstown, Maryland 21740
(301) 733-2602
(800) 962-3972

December 2021

2019 SPD SMM 3
TO
ALL ELIGIBLE ACTIVE EMPLOYEES

The Board of Trustees of the Hagerstown Teamsters and Motor Carriers Health and Welfare Fund ('Fund') have made the following changes to the Fund's Summary Plan Description ("SPD"). Please keep this Summary of Material Modification ("SMM") with your SPD for reference.

ITEM 1. DENTAL BENEFITS

Effective January 1, 2022, the Dental Benefit maximum per calendar year is increased to \$4,000. The Orthodontic Lifetime Maximum is increased to \$2,000.

The description of dental benefits on page 17 is amended and replaced to read:

DENTAL EXPENSE (ACTIVES)

Plan Pays

Examinations, Cleanings, Bitewings and Panorex	100%
General	80%
However, the Plan will pay 100% of actual charges if the actual charges are less than 50% of the usual and customary cost.	
Orthodontic Treatment	50%

Maximum benefit per calendar year

(Exams, Cleanings & Bitewings limited to two per calendar year and Panorex limited to once every three calendar years)	\$4,000
Orthodontic Lifetime Maximum	\$2,000

Pediatric Dental (children age 17 and under) - No annual cap; however, limited to two exams, cleanings and bite wings per calendar year (Panorex limited to once every three calendar years) and subject to standard medical protocols and reasonable and customary limitations. Orthodontia still subject to \$2,000 lifetime maximum.

(Note--Expenses over \$1,000 for children age 17 and younger must be pre-approved. See page 28 of the SPD for a complete explanation.)

The first paragraph under Dental Expense Benefit on page 28 of the Summary Plan Description is amended to read:

If, while a covered individual, you, your Spouse, or any of your covered Dependents incur Covered Dental Expenses (other than for orthodontics), as defined below, your coverage will

pay for such expenses at the rate shown in your Schedule of Benefits, up to the annual maximum and subject to any other limitations (Note: The annual deductible is not applicable to Covered Dental Expenses). Children age 17 and under have no annual cap (with the exception for the \$2,000 lifetime cap on orthodontia); however, they are limited to two examinations, cleanings and bite-wings per calendar year and subject to standard medical protocols and reasonable and customary limitation. In addition, any course of treatment for your children age 17 and under that exceeds \$1,000 must be pre-approved by the Fund's dental consultant in order to be covered. Pre-approval forms are available from the Fund Office, which should be filled out by your dentist.

ITEM 2. RETIREE COVERAGE

Retirees who retire directly from covered employment on a Disability Pension on or after May 1, 2021 may continue coverage for their eligible dependent children under the Retiree Coverage provisions of the SPD. A dependent child may not be added to coverage on or after the date Retiree Coverage begins. The Plan of benefits for the Disabled Retiree's eligible dependent will be the Retiree Plan of Benefits described on pages 4 – 6 of the SPD, and coverage will terminate on the dependent child's nineteenth (19th) birthday. A monthly premium, equal to the Retiree's monthly premium, will be required for a dependent child's Retiree Coverage.

The footnote on page 2 is amended to read:

¹ Dependent children do not qualify as "eligible Dependents" for eligible retirees and are not entitled to benefits. Retirees who retire directly from covered employment with a Disability Pension on or after May 1, 2021 may keep an existing dependent child as a dependent under the Retiree Plan until the child's nineteenth (19th) birthday.

ITEM 3. BOARD OF TRUSTEES

The current Board of Trustees is as follows:

Tom W. Krause, Chairman Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Michael Underkoffler, Secretary c/o Fund Office 10312 Remington Drive Hagerstown, MD 21740
Daniel Craytor Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Matt Hoffman c/o Fund Office 10312 Remington Drive Hagerstown, MD 21740
Daryl Jamison, Alternate Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Robert Cowie, Alternate c/o Fund Office 10312 Remington Drive Hagerstown, MD 21740

**Sincerely,
THE BOARD OF TRUSTEES**

Please place this in your Summary Plan Description for handy reference. If you do not have a Summary Plan Description or are missing any of the subsequent Summary of Material Modifications, you may write to the Fund Office and request copies.

ATTENTION: FREE LANGUAGE ASSISTANCE

This chart displays, in various languages, the phone number to call for free language assistance services for individuals with limited English proficiency.