

HAGERSTOWN TEAMSTERS AND MOTOR CARRIERS
Health and Welfare Fund
10312 Remington Drive
Hagerstown, MD 21740
(301) 733-2602 - 1 (800) 962-3972

SUMMARY OF MATERIAL MODIFICATIONS #11

The Board of Trustees of the Hagerstown Teamsters & Motor Carriers Health and Welfare Fund ("Fund") is pleased to announce the following benefit improvements to the Hagerstown Teamsters & Motor Carriers Health and Welfare Plan ("Plan"). This Summary of Material Modifications ("SMM") amends the Plan's Summary Plan Description ("SPD"). Please keep this document with your SPD for reference.

Item 1. Orthodontia Benefits

Effective for claims incurred on or after July 1, 2024, the Orthodontic Lifetime Maximum will increase to \$4,000. Please refer to pages 17, 28, and 29 of your SPD for additional information on your dental benefit.

Item 2. Sickness and Accident Benefit

Effective July 1, 2024, the weekly sickness and accident benefit will increase to \$500 for all Plan participants for weeks 1 through 26 of coverage. This increase will be effective for any new beneficiaries as well as for anyone already receiving sickness and accident benefits at that time.

Item 3. Wegovy Coverage for Cardiovascular Risk Reduction

Effective July 1, 2024, the Fund provides coverage for Wegovy (semaglutide) to reduce the risk of major adverse cardiovascular events in adults with established cardiovascular disease and who qualify as either clinically obese or overweight. Summary of Material Modifications #7 is amended and replaced to read:

The Fund covers GLP-1 and GIP/GLP-1 agonist medications ("GLP Diabetics") FDA approved for the treatment of diabetes. The Fund does not cover GLP Diabetics for treatment of other diagnoses or purposes, such as weight loss. Effective July 1, 2024, the Fund also covers Wegovy (semaglutide) to reduce the risk of major adverse cardiovascular events in adults with established cardiovascular disease and who have a BMI of 25 or higher. These claims will go through a prior authorization process and will be approved if the criteria are met. Participants and dependents intending to obtain one of these medications must contact CVS at 1-800-294-5979 for prior authorization. Prior authorization is *not* required for prescription drug claims that indicate a type-2 diabetes diagnosis code.

Item 4. Genetic Testing

Effective for claims incurred on or after December 28, 2023, the Fund provides genetic testing coverage for the diagnosis of Eosinophilic Esophagitis (EoE). Genetic testing for other purposes is not covered by the Fund.

The current Board of Trustees are as follows:

Tom W. Krause, Chairman Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Robert Cowie, Secretary c/o Fund Office 10312 Remington Drive Hagerstown, MD 21740
Ron Fischer Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Daniel Schmidt c/o Fund Office 10312 Remington Drive Hagerstown, MD 21740
Richard Blume, Alternate Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Gregory Hill, Alternate c/o Fund Office 10312 Remington Drive Hagerstown, MD 21740

Sincerely,

THE BOARD OF TRUSTEES

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