

Hagerstown Teamsters and Motor Carriers Health and Welfare Fund
10312 Remington Drive
Hagerstown, Maryland 21740
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March 2021

2019 SPD SMM 2
TO
ALL ELIGIBLE ACTIVE & RETIRED EMPLOYEES

The following changes were made by the Trustees to the Health and Welfare Fund's Summary Plan Description ("SPD"). Please keep this Summary of Material Modifications ("SMM") with your SPD for reference.

ITEM 1. CHIROPRACTIC CARE BENEFIT

Previously, the SPD limited chiropractic care benefits from the Fund to a maximum of \$1,000. See pages 19, 20, and 39 of the SPD. The Trustees have revised the Plan to remove the \$1,000 maximum benefit on chiropractic care office visits and x-rays. Manipulations and other services provided by the Chiropractor continue to have a maximum benefit of \$1,000 per calendar year. All chiropractic care benefits will continue to be covered at 80% (or 70% for out of network providers) and are subject to satisfaction of the annual deductible.

ITEM 2. EMERGENCY ROOM

Previously, the SPD excluded coverage of Emergency Room charges for non-emergency services and for services for which emergency treatment is not required. See page 42 of the SPD. The Trustees have revised the SPD to provide limited coverage of non-emergency Emergency Room charges. Charges for non-emergency Emergency Room services and services for which emergency treatment is not required will be covered at 70% of covered expenses.

Emergency services received at an Emergency Room will continue to be covered at 80% (or 70% for out of network providers), subject to satisfaction of the annual deductible.

Emergency services are services for a condition having acute symptoms (including severe pain) where the absence of immediate medical attention:

1. Places the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; or
2. May cause serious impairment to the individual's bodily functions; or
3. May result in serious dysfunction of any bodily organ or part.

Examples of Emergency services include, but are not limited to treatment for chest pain, shortness of breath, severe abdominal pain or other life-threatening diagnoses.

ITEM 3. PHYSICAL OR SPEECH THERAPY

Previously, the SPD covered physical or speech therapy only if provided at an extended care facility or under an arrangement with an extended care facility. See page 38 of the SPD. The Trustees have revised the SPD to cover physical or speech therapy provided outside of an extended care center, but only if provided through a prescription or treatment plan approved by a physician.

ITEM 4. CONTINUOUS POSITIVE AIRWAY PRESSURE DEVICES

The Trustees are revising the Plan to clarify that Continuous Positive Airway Pressure (CPAP) machines are covered only if medically necessary.

ITEM 5. 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	Matthew Hoffman, Secretary c/o Fund Office 10312 Remington Drive Hagerstown, MD 21740
Daniel Craytor Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Michael Underkoffler 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.