

**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 MODIFICATION #10

The Board of Trustees of the Teamsters & Motor Carriers Health and Welfare Fund (“Fund”) is pleased to announce the following benefit improvement to the Teamsters & Motor Carriers Health and Welfare Plan (“Plan”). **This change is effective April 1, 2024.** This Summary of Material Modification (“SMM”) amends the Plan’s Summary Plan Description (“SPD”). Please keep this document with your SPD and your Summary of Benefits and Coverage (“SBC”).

Dental Services for Children - Pre-Approval Requirements

The Fund will no longer require pre-approval for dental treatment and services exceeding \$1,000 for children aged 17 and under. Refer to pages 17, 28 and 29 of your SPD for a description of other limitations that continue to apply to pediatric dental services.

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
Daniel Craytor Teamsters Local Union No. 992 10312 Remington Drive Hagerstown, MD 21740	Daniel Schmidt c/o Fund Office 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 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.