

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 #12

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. Fidelio Dental Insurance

Effective January 1, 2025, the Plan is offering an expanded dental network through Fidelio Dental Insurance. For active members, the Plan will continue to provide 100% coverage for exams and cleanings, and a \$4,000 annual maximum for most covered services. Retirees will continue to receive 80% coverage up to a \$1,000 annual maximum. However, if you see a dental provider that participates in the Fidelio network there will be no balance billing. Fidelio will be mailing you a welcome letter in December with additional information and a dental ID card. Fidelio will also be available to assist you with locating a provider and addressing claim/billing questions.

Item 2. Injectable Medications Benefit

Effective December 1, 2024, the Plan's coverage of injectable drugs will be offered under the prescription drug benefit through CVS (currently this benefit is only available through the Plan's major medical benefit). Certain injectable drugs will continue to be provided through the medical benefit. For additional information on which injectable drugs will be covered under the prescription benefit please reach out to CVS at 1-888-790-8086.

Item 3. Dental Claims Covered Under the Medical Benefit

Effective March 1, 2023, all covered dental claims under the medical benefit related to the surgical removal of impacted teeth are paid at the in-network benefit level (these claims will not be subject to the out-of-network penalty).

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.