

Hagerstown Teamsters and Motor Carriers

Health and Welfare Fund

Hagerstown Motor Carriers and Teamsters Pension Plan

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HAGERSTOWN TEAMSTERS & MOTOR CARRIERS HEALTH AND WELFARE FUND

SUMMARY OF MATERIAL MODIFICATIONS #8

The Board of Trustees of the Teamsters & Motor Carriers Health and Welfare Fund (“Fund”) is announcing the following benefit clarifications and changes to the Teamsters & Motor Carriers Health and Welfare Plan. This Summary of Material Modifications (“SMM”) is intended to be read as part of the Summary Plan Description (“SPD”). Please keep this document with your SPD and your Summary of Benefits and Coverage (“SBC”). Terms used but not defined herein shall have the meaning as defined in the SPD.

1. Changes to Vision Benefits

Vision Benefits through National Vision Administrators – Effective January 1, 2024, the Fund will provide vision benefits through National Vision Administrators (“NVA”). NVA is a Preferred Provider Organization specializing in vision care at negotiated rates. The Plan/NVA will provide you with a list of its participating vision specialists, private practice providers, and retail chain providers from which you can select vision care services. Under the Fund’s arrangement with NVA, annual eye examinations for you and each of your dependents will be fully covered when you utilize an NVA provider.

You and your dependents will continue to receive up to \$375 per year for vision care expense, which can be applied to costs for lenses, frames and contacts each year. Although the Fund will not cover eye examinations at out-of-network (non-NVA) providers, you and your Dependents will still receive the annual \$375 allowance for lenses, frames and contacts at non-NVA providers.

Participants who are eligible for retiree coverage will also receive their vision benefits through NVA. Furthermore, retirees will receive the \$375 allowance for vision care expenses, as described above. Accordingly, the retiree schedule of benefits on page 20 of the SPD is revised to reflect \$375 in Vision Care Expense benefits.

NVA also offers the EYESSENTIAL Discount Plan, which includes significant discounts on materials through participating NVA network providers. After you or your Dependent have exhausted the \$375 maximum, you are eligible to access the EYESSENTIAL Plan discount on additional purchases during the annual period. Other valuable services include LASIK discounts, contact replacements by mail, retinal scan for \$39, hearing aid discounts at Nations Hearing.

2. Coverage of Lipiflow

The Fund now covers Lipiflow when medically necessary for the treatment of dry eye syndrome. Coverage of Lipiflow is limited to \$1,000 per treatment and two treatments per year (for a maximum coverage of \$2,000 per year). Coverage of Lipiflow for the treatment of dry eye syndrome is effective August 1, 2023.

BOARD OF TRUSTEES

The current Board of Trustees is as follows:

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Daryl Jamison, 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.