

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 #9

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

Item 1. Deductible

The Trustees have reduced the individual annual deductible from \$200 to \$100 and the family deductible from \$400 to \$200 for Active eligible members and dependents. Page 18 of your SPD is revised accordingly.

Item 2. Coinsurance

The Trustees have increased the amount the Plan will pay towards claims incurred at an in-network provider from 80% to 90% for Active eligible members and dependents. This means that after you meet your annual deductible, your coinsurance responsibility is only 10%. Prior to this change, your co-insurance amount was 20%. This improvement includes coverage for Chiropractic Services (which continues to be subject to an annual limit of \$1,000) and Hair Prosthesis (which continues to be subject to an annual limit of \$200). Refer to pages 18-20 and page 41 of your SPD and SMM #2 for additional details.

The current Board of Trustees are as follows:

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| 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 |
| 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 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.