

## 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:

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.