



Teamsters Local 631 Trust Funds

October 2026

SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

The Board of Trustees announces the following changes to the Plan:

- Effective January 1, 2027, the Plan will no longer offer its Member Assistance Program. The Plan offers free counseling and behavioral health services through the Teamsters 631 Medical Centers on Durango Drive and on Box Canyon Drive. Participants also have access to the Human Behavioral Institute's (HBI) 23:59 crisis center located at 6039 Eldora Ave, in Las Vegas, and HBI's Mobile Crisis Response Team at (702) 248-8866, Option 7. All other behavioral health benefits under the Plan remain the same, subject to the same copayments. For more information about the behavioral health benefits offered at those Medical Centers or to schedule an appointment (in-person or virtual), please contact the Medical Centers below:

5812 S Durango Dr., Las Vegas, Nevada 89113 (702) 706-7866	2635 Box Canyon Dr. Las Vegas, Nevada 89128 (702) 850-3003
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- Effective January 1, 2025, new copayments will apply to Infusion Services under all Plan options as follows:
 - **Indemnity Medical Plan.** For in-network home infusion and in-office infusion, the copay is \$25. For in-network hospital infusion services, the Plan pays 80% of allowable expenses. Out-of-network infusion services are covered at 50% of allowable expenses.
 - **EPO Plans (Active Employees, Pre-Medicare Retirees, and Medicare-Eligible Retirees).** For home infusion and in-office infusion, the copay is \$50. For hospital-based infusion services, the copay is \$150.
- Effective January 1, 2027, Physical Therapy will be separated from Occupational and Speech Therapy, with new copayments applying to Physical Therapy services for all plan options.
 - **Indemnity Medical Plan.** Outpatient Physical Therapy is a \$40 copayment per session (in-network) and 80% of allowable expenses (out-of-network). Inpatient Physical Therapy is paid at 80% of allowable expenses (in-network) and is not covered for out-of-network providers.
 - **EPO Plans (Active Employees, Pre-Medicare Retirees, and Medicare-Eligible Retirees).** Outpatient Physical Therapy is a \$40 copayment per session, and inpatient services are covered at 80% of allowable expenses.
 - The combined inpatient and outpatient maximum for all physical, occupational, and speech therapy services remains 90 visits per calendar year, and prior authorization is still required after 60 visits. The Teamsters 631 Medical Centers on Durango Drive and on Box Canyon Drive offer certain Physical Therapy Services at no cost. Please contact those Medical Centers for more information.
- Effective January 1, 2027, the Plan will cover rabies vaccination as a covered prescription drug benefit.

(OVER)

Mailing Address: P.O. Box 400700 ♦ Las Vegas, NV 89140
8311 W. Sunset Road, Suite 250 ♦ Las Vegas, NV 89113
Toll Free 877-304-6702 ♦ Phone 702-415-2185 ♦ Facsimile 702-257-5361
www.teamsters631benefits.org ♦ staff@teamsters631benefits.org

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We are distributing this Summary of Material Modifications (SMM) to outline changes that have occurred in your Health and Welfare plan. Please read it carefully and keep it with your SPD booklet so that you will have complete information about your health benefits. This SMM is only intended to provide a brief overview of changes made to the Plan. The terms of the Plan are governed by the Plan Document. Please direct any questions you may have about this summary or the Plan in general to the Administrative Office.

Sincerely,

BOARD OF TRUSTEES

*This document has been uploaded and is available on the participant website at
www.teamsters631benefits.org*