



Teamsters Local 631 Trust Funds

November 2025

SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

The Board of Trustees announce that the following changes have been made to the Plan:

- Effective November 1, 2025, Dispatch Health will no longer be providing services in Southern Nevada. As a result, the Plan no longer will cover Dispatch Health Mobile visits.
- Effective July 1, 2019, the Plan Year for Dental Benefits will run from July 1st to June 30th each year. All benefits limitations will apply for the Plan Year and will reset on July 1st of each year.
- Effective July 1, 2025, the Plan Year for Vision Benefits will run from July 1st to June 30th each year. All benefits limitations will apply for the Plan Year and will reset on July 1st of each year.

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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*

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