



Teamsters Local 631 Trust Funds

January 2026

SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

The Board of Trustees announce, effective March 1, 2026, that the following changes have been made to the Plan:

Under the EPO Plan, if no in-network laboratory service provider can perform the type of laboratory test that is prescribed by a licensed medical provider and covered by the Plan, you may now obtain the laboratory test at an out-of-network laboratory service provider for the same copay amount as required for an in-network laboratory service provider, subject to Prior Authorization from the Plan's Utilization Review Organization.

Additionally, claims submitted to the Plan under the Indemnity medical plan, including outpatient prescription drug and behavioral health claims, dental plan claims and vision plan claims, currently must be made 12 months from the date of service. The Plan is amended to reduce that amount of time if the provider has a network or other agreement with a shorter deadline, which will apply instead.

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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

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

