

TEAMSTERS LOCAL 639 – EMPLOYERS HEALTH FUND

Teamsters Local 639 Center
P.O. Box 99489
Troy, MI 48098-9998



(202) 636-8181 – Phone
(800) 983-2699 – Toll Free
(202) 526-7959 – Fax

SUMMARY OF MATERIAL MODIFICATIONS

Date: November 30, 2022

To: All Participants
Teamsters Local 639 – Employers Health Trust Fund

From: The Board of Trustees of the Teamsters Local 639 -- Employers Health Trust Fund

Subject: Notice of Expanded Coverage for Non-Seasonal Vaccines and Clarifications Regarding Genetic Testing and Genetic Counseling

This Notice announces changes to the Fund's coverage. Please read this document carefully and keep it in a safe place.

Non-Seasonal Vaccines

Effective October 1, 2022, the Fund will cover 100% of the cost of the Shingles and Pneumonia vaccines through the pharmacy benefit of the plan. This means that you can now get your Shingles and Pneumonia vaccine at a participating pharmacy just like your flu vaccine. Previously, the Shingles and Pneumonia vaccines were covered only through the medical benefit of the plan at 90% and had to be administered at a doctor's office.

Genetic Testing

As you may know, the Fund covers certain medically necessary genetic testing and counseling, including coverage of testing for hereditary breast and ovarian cancers (BRCA1 and BRCA2).

Effective January 1, 2023, the Fund will continue to provide coverage (at the normal in-network Schedule of Benefits rates) of both medically necessary genetic testing and genetic counseling regarding the testing. Such testing must be preauthorized by Cigna and the counseling services must be performed by an in-network independent Genetic Counselor. A listing of in-network counselors can be found in the Cigna provider directory on both the Cigna website www.mycigna.com and the Fund's website www.ourbenefitoffice.com/teamsterslocal639trustfunds/benefits/

Your provider can help you with the preauthorization process. Please note that while some genetic counseling is used to address risk of disease or conditions to other family members,

coverage for genetic counseling by the Fund is limited to counseling for the individual, not family members.

If you have any questions about this notice, your health benefits or eligibility, you can contact the Fund Office at (202) 636-8181 or toll-free at (800) 983-2699, Monday through Friday from 9:00 a.m. until 5:00 p.m. Additionally, walk-in or in-person service has now resumed so you may visit the Fund Office in-person.

The Trustees continue to reserve the right to amend, modify, or terminate the Fund and any or all benefits provided thereunder.

GRANDFATHERED HEALTH PLAN

This group health plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.