



### SUMMARY OF MATERIAL MODIFICATIONS

DATE: October 18, 2021

TO: ALL PARTICIPANTS  
 TEAMSTERS LOCAL 639 – EMPLOYERS PENSION TRUST FUND – 401(h)  
 RETIREE MEDICAL PLAN

FR: THE BOARD OF TRUSTEES OF THE TEAMSTERS LOCAL 639 – EMPLOYERS  
 PENSION TRUST FUND – 401(h) RETIREE MEDICAL PLAN

RE: 2022 CONTRIBUTION RATES FOR MEDICAL COVERAGE

Dear Participant:

The Board of Trustees is pleased to announce that there will be **no change** to the **base** Retiree and Spouse contribution rates for the Teamsters Local 639 - Employers Pension Trust Retiree Medical Plan effective January 1, 2022. The 2021 base rates, as set forth in the enclosed rate sheet, are projected to remain in effect through December 2022. Please note that for non-Medicare Participants, these rates include dental and vision coverage.

The Trustees are also pleased to announce that there will be **no change** to the contribution rates for the supplemental dental and vision coverage offered to Medicare Eligible Participants. The following rates are projected to remain in effect through December 2022:

Dental	\$28.86 per person per month
Vision	\$3.61 per person per month

The base rate and the supplemental dental and vision rates are subject to change and you will be notified in writing of any changes.

This SMM describes changes to the Plan's benefits and should be kept with your SPD for handy reference and safekeeping.

If you have any questions, please 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.

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

Sincerely,  
 The Board of Trustees

**TEAMSTERS LOCAL 639—EMPLOYERS PENSION TRUST FUND  
401(h) RETIREE MEDICAL PLAN  
3130 Ames Place N.E., Washington, D.C. 20018**

**RETIREE AND SPOUSE MONTHLY CONTRIBUTION RATES FOR 2021**

**1. For Retirees Who Retired On Or After March 1, 2008:**

**RATES FOR NON-MEDICARE COVERAGE (Table 1A)**

If Retiree's Entry Age in the Plan Was:	2021 Contribution Rate Per Person for the Retiree and For the Spouse
Age 55 or less:	\$629/Month/Person
Age 56 but less than age 57	\$587/Month/Person
Age 57 but less than age 58	\$544/Month/Person
Age 58 but less than age 59	\$503/Month/Person
Age 59 but less than age 60	\$461/Month/Person
Age 60 or greater	\$419/Month/Person

**RATES FOR MEDICARE SUPPLEMENTAL COVERAGE (Table 1B)**

Rate for Retiree:	\$173/Month
Rate for Spouse	\$173/Month

Other Rules:

(1) If the Retiree is eligible for non-Medicare Coverage, and his/her Spouse is eligible for Medicare Supplemental Coverage, the Retiree must pay the applicable contribution rate for non-Medicare Coverage in Table 1A above and the Spouse must pay the \$173/month contribution rate for Medicare Supplemental Coverage in Table 1B above.

(2) If the Retiree is eligible for Medicare Supplemental Coverage, and his/her Spouse is eligible for non-Medicare Coverage, the Retiree must pay the \$173/month contribution rate for Medicare Supplemental Coverage in Table 1B above and the Spouse must pay the applicable contribution rate for non-Medicare Coverage in Table 1A above.

**2. For Retirees Who Retired Before March 1, 2008:**

**RATES FOR NON-MEDICARE COVERAGE**

**Single Retirees and Surviving Spouses Both Eligible For Non-Medicare Coverage:**

The applicable contribution rate in Table 1A above; subject to a 20% pension benefit contribution rate cap; provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017.

**Married Retirees and Spouses Both Eligible For Non-Medicare Coverage:** The applicable contribution rate per person in Table 1A above; subject to a 10% pension benefit contribution rate cap per person; provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017.

## RATES FOR MEDICARE SUPPLEMENTAL COVERAGE

### **Single Retirees and Surviving Spouses Both Eligible For Medicare Supplemental Coverage:**

**Coverage:** The applicable contribution rate is \$173 per person per month as set forth in Table 1B above, subject to a 10% pension benefit contribution rate cap; provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017.

### **Married Retirees and Spouses Who Are Both Eligible For Medicare Supplemental Coverage:**

**Coverage:** The applicable contribution rate is \$173 per person per month as set forth in Table 1B above, subject to a 10% pension benefit contribution rate cap per person; provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017.

Other Rules:

(1) If the Retiree is eligible for non-Medicare Coverage and the Spouses is eligible for Medicare Supplemental Coverage:

(a) The Retiree must pay the applicable contribution rate in Table 1A above; subject to a 10% pension benefit contribution rate cap; but provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017; and,

(b) The Spouse must pay \$173 per month in Table 1B above, subject to a 10% pension benefit contribution rate cap; provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017.

(2) If the Retiree is eligible for Medicare Supplemental Coverage and the Spouse is eligible for non-Medicare Coverage:

(a) The Retiree must pay \$173 per person per month as set forth in Table 1B above, subject to a 10% pension benefit contribution rate cap; provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017.

(b) The Spouse must pay the applicable contribution rate in Table 1A above; subject to a 10% pension benefit contribution rate cap; provided, however, that the applicable rate shall not be lower than the rate he/she paid in December 2017.

### **3. Pension Benefit Contribution Rate Caps:**

- (1) The cap on contribution rates is based on the Retiree's monthly pension benefit as of his or her retirement date, adjusted for any subsequent increases adopted by the Trustees, payable in the form of a straight life annuity.
- (2) The rate cap applies separately to the Retiree and the Spouse.
- (3) The rate cap does not apply to any person receiving a Partial Pension under the Plan.

***All contribution rates listed above apply only for the 2022 Plan Year and do not apply for any future Plan Years. Increases or decreases in the Retiree and Spouse contribution rates for future Plan Years will be determined by the Trustees annually and in advance of January 1 effective dates.***

The Trustees continue to reserve the right to amend, modify, or terminate the 401(h) Plan and any or all benefits provided thereunder.