

PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP IT IN A SAFE PLACE

SUMMARY OF MATERIAL MODIFICATIONS #18

Date: February 21, 2025

To: All Participants
Teamsters Local 639 – Employers Pension Trust Fund
401(h) Retiree Medical Plan

From: The Board of Trustees of the Teamsters Local 639 – Employers Pension Trust – 401(h) Medical Plan

Subject: Notice of Acupuncture Benefit Change

The Board of Trustees of the Teamsters Local 639 – Employers Pension Trust Fund – 401(h) Retiree Medical Plan (the “Plan”) is pleased to announce the following benefit improvement **effective January 1, 2025**.

Acupuncture Coverage

Historically, the Plan has not provided coverage for acupuncture services for Non-Medicare retirees.

Effective January 1, 2025, the Plan will cover acupuncture services rendered by licensed acupuncture practitioners (such as licensed acupuncturists, medical/osteopathic physicians, and chiropractors) within the American Specialty Health (“ASH”) network only. ASH is a specialty network utilized by Cigna to provide medically necessary acupuncture services. ASH is also the network utilized by the Plan to provide chiropractic services, physiotherapy, occupational therapy, and speech therapy.

You may see an ASH acupuncture practitioner without prior authorization for your first five visits. Prior to your sixth visit, you or your acupuncturist must contact ASH at (800) 882-4462 to obtain pre-authorization. If treatment is not pre-authorized, the Plan will pay nothing. Coverage is limited to 12 acupuncture visits within a rolling 12-month period and will be paid in accordance with the Schedule of Benefits that appears in your Summary Plan Description.

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

If you have any questions about this notice, your health benefits, or eligibility, you may 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, you may visit the Fund Office in Person You can find information about your benefits at www.ourbenefitoffice.com/teamsterslocal639trustfunds/benefits.