

SUMMARY OF MATERIAL MODIFICATIONS #22

Date: February 21, 2025

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

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

Subject: Notice of Acupuncture Benefit Change

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

Acupuncture Coverage

Historically, the Fund has not provided coverage for acupuncture services.

Effective January 1, 2025, the Fund 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 Fund for 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 Fund 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 Fund and any or all benefits provided thereunder.*

If you have any questions about this notice, health benefits, or eligibility, 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 also find information about your benefits on the Fund’s website at www.ourbenefitoffice.com/teamsterslocal639trustfunds/benefits.

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.