

## TEAMSTERS LOCAL 639 – EMPLOYERS HEALTH FUND

Teamsters Local 639 Center  
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Troy, MI 48098-9998



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### SUMMARY OF MATERIAL MODIFICATIONS #19

**Date:** November 21, 2023

**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 Vision Coverage

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

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The Board of Trustees of the Teamsters Local 639 – Employers Health Trust Fund is pleased to announce that, effective **December 1, 2023**, the maximum allowable amount for in-network vision benefits has been increased as follows:

Retail Frame Allowance	\$150
Feature Frame Brand	\$170
Costco/Walmart Frame	\$ 80
Elective Contact Lenses	\$150

All other vision benefits remain the same. As a reminder, the Fund provides vision benefits through a contract with Vision Service Plan ("VSP"). These increased allowable amounts are available if you purchase your frames or contact lenses from a participating VSP provider.

You can find a participating provider on the Fund's website at [www.ourbenefitoffice.com/teamsterslocal639trustfunds/benefits](http://www.ourbenefitoffice.com/teamsterslocal639trustfunds/benefits).

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.

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](http://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](http://www.healthreform.gov).