

Teamsters Local Union 966 Health Fund

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Columbia, MD 21046**

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SUMMARY OF MATERIAL MODIFICATIONS – December 2021 INCREASE IN OUT-OF-POCKET MAXIMUM FOR MEDICAL EXPENSES

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), announces changes to the Local 966 Health Fund for Metropolitan Reclamation Services, Inc. (Grandfathered Employees).

As reflected in the accompanying SBC, the out-of-pocket medical expense limit (for in-network covered services) has increased by \$500 per individual to \$1,500 and by \$1,000 per family to \$3,000.

We suggest that you keep this Summary of Material Modifications (SMM) with your Summary Plan Description (SPD). If you should have any questions about the coverage provided under the Teamsters Local Union 966 Health Fund, the SPD or these changes, please contact the Fund Office at 888-490-8800. This SMM does not restate all of the terms and provisions of the Fund and does not affect any benefit other than the ones discussed above. All other terms of the Fund, as set forth in the SPD, remain in effect. The Board of Trustees reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Fund. The Board also reserves the right, in its sole and absolute discretion, to amend, modify, or terminate the Fund or any benefits provided under the Fund (or eligibility for such benefits), in whole or in part, for all participants and beneficiaries, at any time and for any reason.

Please stay safe, strong and healthy.

Sincerely,

The Board of Trustees