

Teamsters Local Union 966 Health Fund

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SUMMARY OF MATERIAL MODIFICATIONS – March 2022

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), announces changes to the Local 966 Health Fund.

Dependent Coverage

Under the Health Fund's rules, collective bargaining employees become eligible for benefits based on the eligibility rules in their collective bargaining agreement, but no more than ninety (90) days after their employer's first obligation to make contributions to the Health Fund. Previously, new employees were eligible for Single Only Coverage for the first twelve (12) months of their eligibility. (If your plan already had a 90-day limit on the waiting period for dependent coverage, this change does not apply to you.) We are pleased to announce that effective February 1, 2022, all employees whose collective bargaining agreements provide for family coverage will be eligible for such coverage based on the eligibility rules in their collective bargaining agreement, but no more than ninety (90) days after their employer's first obligation to make contributions to the Health Fund.

This change is applicable only to employees covered by collective bargaining agreements that provide for family coverage, and not if your CBA provides single coverage only. Please refer to the Health Fund's Summary Plan Description and your CBA for all of the eligibility rules.

Coverage for At-Home COVID-19 Tests

Effective January 15, 2022 and during the public health emergency period as determined by the federal government, the Fund will cover FDA-approved at-home COVID-19 tests, without participant cost-sharing, preauthorization, or medical management. Information from the Fund's pharmacy benefit manager, Elixir, about this benefit is available on their website at www.elixirsolutions.com/members. A copy of the Elixir FAQ sheet can be found on the Fund's participant website at <https://www.ourbenefitoffice.com/teamsters966benefits/Benefits/>. Coverage is available for tests purchased on or after January 15, 2022, limited to eight tests per 30-day period per covered individual. The Elixir program includes the option to purchase tests through Elixir's mail order program, which is available by calling Elixir at 866-909-1570, if you purchase at least eight tests at a time. You may also submit claims for reimbursement after you purchase tests on-line from participating pharmacies. You may also purchase tests from non-participating pharmacies or other established retailers and submit a claim, but you will be subject to a \$12 reimbursement limit per test and we strongly encourage you to purchase tests from your normal participating pharmacy. The Fund does not reimburse for tests purchased from sellers that

use an on-line auction or resale marketplace, or from a private individual via an in-person or on-line sale.

As a reminder, you also can order four free at-home COVID-19 tests per household from the federal government at www.covidtest.gov for direct shipment to you. Please contact the Fund Office or Elixir (at the phone number on the back of your ID card) if you have any questions.

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