

October, 2013

Summary of Material Modification #4

The Board of Trustees of the Teamsters Local 966 Health Fund is pleased to announce the following changes, which are designed to maintain compliance with the new Healthcare Reform laws:

I. ANNUAL LIMITS FOR ESSENTIAL BENEFITS

Beginning January 1, 2014 there is no Annual Limit for Essential Benefits (included as “Attachment A”). The Fund’s previous limit of \$100,000 per person for covered Essential medical benefits and \$8,000 per person for covered Prescription benefits will no longer be applied **beginning January 1, 2014**.

II. ELIGIBILITY FOR NEW HIRES

Also **beginning January 1, 2014**, any Participant hired on and after **January 1, 2014** will become eligible for benefits no more than **90 days** after their employer’s first obligation to make contributions to the Health Fund.

III. PREVENTIVE CARE COVERED AT 100%

All preventive care, as required under the Affordable Care Act and as listed in “Attachment A” will be covered at 100% when provided by an in-network provider. This includes coverage for **generic** FDA approved contraceptive methods, and **does not include** abortifacient drugs (a drug or agent that causes abortion).

IV. PEDIATRIC DENTAL AND VISION BENEFITS

Optical benefits provided to children age 17 and under are no longer subject to the annual cap of \$200. Routine examinations and replacement of frames and lenses will be limited to once every two years and the benefit is subject to standard medical protocols and reasonable and customary limitations.

Dental benefits provided to children age 17 and under are no longer subject to the annual cap of \$1,500 after the annual deductible of \$100 is met. Routine examinations will be limited to two per year and the benefit is subject to standard medical protocols and reasonable and customary limitations.

V. APPEALS PROCEDURE

After you exhaust your appeal rights as described on pages 74 through 81 of the Summary Plan Description, you can ask for an independent external review. If you request an external review, a list of the external reviewers will be provided to you.

VI. BOARD OF TRUSTEES

The Board of Trustees of the Teamsters Local Union 966 Health Fund is:

Union Trustee

James R. Anderson
Teamsters Local 966 Health Fund
7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

Employer Trustee

John O'Meara, Jr.
Teamsters Local 966 Health Fund
7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046

We suggest that you keep this Summary of Material Modifications with your Summary Plan Description. If you should have any questions about the coverage provided under the Teamsters Local Union 966 Health Fund, the Summary Plan Description or these changes, please contact the Fund Office at 888-490-8800.

Sincerely,

THE BOARD OF TRUSTEES