

**TEAMSTERS JOINT COUNCIL NO. 83 OF VIRGINIA HEALTH AND WELFARE
FUND**

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Teamsters Joint Council No. 83 of Virginia Health and Welfare Fund (“Fund”) has adopted the following changes to the Teamsters Joint Council No. 83 of Virginia Health and Welfare Active Employee Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

Major Medical Expense Benefit - Limitations

The Plan’s Major Medical Expense Benefit, in general, covers Allowable Charges incurred by a Participant of Dependent if such benefits are provided under the Participant’s Schedule of Benefits, subject to appropriate reductions or benefit limitations as described in the applicable Schedule of Benefits. This includes charges for treatment related to Hospital days that do not exceed the maximum number of days specified in the applicable Schedule of Benefits.

Effective for claims incurred on or after February 1, 2024, the maximum number of days specified in the applicable Schedule of Benefits is calculated on a cumulative basis.

NOTICE REGARDING GRANDFATHERED STATUS

The Teamsters Joint Council No. 83 of Virginia Health and Welfare Active Employee 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 the 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 plan administrator at: Teamsters Joint Council No. 83 of Virginia Health and Welfare Fund, 8814 Fargo Rd, Suite 200, Richmond, VA 23229-4647, 800-852-0806. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 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.

Please read this notice carefully and keep it with your Summary Plan Description booklet.

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