

**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.

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

Summary of Material Modifications
EIN: 54-0556299 PN: 501