

Central Pennsylvania Teamsters Health and Welfare Fund

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CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND

Summary of Material Modification

Important Changes Have Been Made to the Plan!
Please read carefully.

July, 2019

Please note that the Summary of Material Modification ("SMM") is a partial revision of the SMM previously provided to you. This revised SMM clarifies that individuals described below may only "opt out" if they are covered under a collective bargaining agreement that permits an opt-out. No additional amendments or changes were made to these rules.

Spouses who each work for Contributing Employers: The Trustees streamlined the eligibility rules applicable to married Participants who each work for a Contributing Employer. If you and your spouse each work for Employers that make Contributions to the Central Pennsylvania Teamsters Health & Welfare Fund, and one of you works under a Collective Bargaining Agreement and is covered under a Fund Plan of Benefits that allows you to "opt-out" of otherwise applicable Fund Coverage, that individual can take coverage under the Spouse's Fund Coverage. The Employer of the individual taking Coverage under the Spouse's plan will not have to make a Contribution on the individual's behalf. This applies ONLY where both Spouses work for a Contributing Employer.

For example, Mary Jones works for a Plan 13 Contributing Employer and John Jones works for a Plan 14 Contributing Employer. If John's Collective Bargaining Agreement and Plan of Benefits permit him to "opt-out" of Fund Coverage and he decides to become covered under Mary's Plan 13 Coverage, his Employer would not be required to make a Contribution on John's behalf and the Fund would not apply the "spousal waiver" rule to John.