

Central Pennsylvania Teamsters Health and Welfare Fund

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CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND

Summary of Material Modification ALL RETIREE PLANS

Important Changes Have Been Made to the Plan!
Please read carefully.
Keep This Information with Your Plan Document.

Below are summaries of the amendments that have been made to your benefit plan. These changes are in effect. Please review each of the changes carefully. This Summary of Material Modification describes changes related to:

- *Orthotics Benefits*
- *Benefits for Disabled Children Age 26+*
- *Non-Assignment of Benefits*

- 1. Orthotic Benefits: Major Medical Benefits (Additional Major Medical Benefits)** has been amended to provide for Orthotic Benefits where the Fund's Medical Advisor certifies that the foot orthotics are Medically Necessary, consistent with the Medical Advisor's Clinical Policy on Foot Orthotics and are required for certain conditions related to the foot, ankle, knee, or the spine. Prior to this change, orthotic Benefits were available only for the treatment of diabetes or peripheral vascular disease.
- 2. Continuing Coverage for Disabled Dependent Child After 26 and Over: Eligibility (Enrolling Yourself and Eligible Dependents in the Plan: Disabled Child)** has been updated and clarified and provides as follows: If your Child (a) is eligible for Social Security benefits on account of a disability that arose prior to his or her 26th birthday and which disability prevents the Child from living independently; (b) is unmarried; and (c) earns less than \$10,000 annually, he or she may be Eligible for Benefits Coverage after reaching age 26 so long as all of the conditions above are met. The Participant must submit supporting documentation as required by the Fund, including an annual statement reflecting the Social Security benefits. Except in the case in which the disability is permanent (for example, significant intellectual disabilities), the Participant must submit an annual medical certification that the Child remains disabled.
- 3. Plan Administration (Nonassignment of Benefit Payments)** has been modified to make clear that the legal rights or Benefits accorded to Participants and Dependents under the Plan accrue to them and to them only, and not to any other party, including providers. Moreover, a Participant or Dependent cannot assign these legal rights or Benefits to any other party.