

Central Pennsylvania Teamsters Health and Welfare Fund

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CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND

PLAN 13

PLAN 14

PLAN 16

PLAN R7/R7-Medicare Eligible

Summary of Material Modification

Important Changes Have Been Made to Plans Please read carefully.

- \$0 Copayment for Generic Medications:** The Trustees have amended the Plans to provide for continuation of the program under which the copayment for generic drugs will be reduced to \$0. This applies to all generic drugs up to a 90 day supply purchased at retail. You do not have to take any special action to take advantage of the \$0 Generic Copayment program. *Effective Date: January 1, 2025.*
- Out-of-Country Claims Covered only for Bona Fide Medical Emergencies:** The Trustees have clarified the Plan terms to provide that if you are traveling outside the United States, the Fund will provide Benefits only for *bona fide* Emergencies for which a Participant or Dependent receives Medically Necessary Services, subject to all Plan provisions. The Fund will not provide any other Benefits for Services received outside the United States of America. Benefits will be provided only upon timely submission of documentation acceptable to the Fund.
- Illegal Acts Exclusion:** The Trustees have modified the terms under which claims for illegal acts will be considered for payment. Effective November 19, 2025, the Fund will not pay Benefits if the injury or illness is caused by or results from the patient's commission of or attempt to commit a felony. If the patient is subsequently acquitted or their plea to a lesser crime is accepted, the Fund shall provide reimbursement, consistent with all Plan provisions, on a retroactive basis. However, the Fund, as required by federal law, will not deny benefits for an illness or injury resulting from domestic violence or a medical, mental health, or substance use disorder condition.

Please contact the Fund Office if you have any questions about your benefits or the changes described above.

