

TEAMSTERS MULTI-BENEFIT TRUST

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SUMMARY OF MATERIAL MODIFICATION - AMENDED

TO: **All Participants**

FROM: **Board of Trustees**

RE: **Replacement of Kaiser Medical Plan By United Healthcare Harmony Network – Effective March 1, 2024**

DATE: November 20, 2023

Effective **March 1, 2024**, the Teamsters Multi-Benefit Trust (“Plan”) will replace the Kaiser Medical Plan with United Healthcare Medical Plan. The Board of Trustees has made this change in an effort to control increasing medical costs and preserve the level of quality medical benefits provided through the Plan.

This action was required after the Board received Kaiser’s excessively high renewal rates, exceeding 20%, for the Plan Year 2024 and Kaiser refused to agree to cap rates for future years, resulting in the possibility of double digit increases for multiple Plan Years. After serious consideration and investigation of other plans that could provide an alternative to Kaiser, the Board of Trustees is pleased to report that it has selected United Healthcare as the Plan option to replace Kaiser.

Effective March 1, 2024 all eligible Participants currently enrolled in the Kaiser Medical Plan (“Kaiser”) will be enrolled into the United Healthcare Medical Plan (“UHC”). Participants living in the UHC Harmony Network Medical Plan service area will be enrolled in the Harmony Network; Participants living outside the Harmony Network will be enrolled in the UHC Alliance Network.

If your collective bargaining agreement contains two medical plan options, you will receive a separate notice from the Plan advising you of a special enrollment opportunity to enroll in either the UHC or the Blue Shield HMO Plan.

If your collective bargaining agreement provides for a waiver of Plan coverage, you will have a special enrollment opportunity to either waive coverage or to enroll in UHC, effective March 1, 2024.

Assistance During the Transition. As the Plan moves forward with this transition, you will receive additional information both from the Plan and from UHC. This information is important and should not be discarded as it will assist you in making the transition to the UHC and accessing benefits for you and your dependents. If you have concerns, you may also contact the Plan Office at (562) 463-5040 or (888) 410-1756.

To assure you that your benefits are not changing, you will be receiving a Summary of Benefit Coverages for the UHC Plan. Please note, UHC will be issuing new healthcare identification cards to members and enrolled dependents.

Enclosed for your review, is information regarding UHC's Advocate4Me support program designed to help you with your healthcare needs. The Advocate4Me program provides trained personnel who can assist with day-to-day healthcare inquiries such as finding a healthcare provider and can help with transition of care issues for members who are receiving medical treatment at Kaiser.

Please make sure you keep this Summary of Material Modification with your most recent Summary Plan Description (SPD) dated May 1, 2016, and Summaries of Material Modifications to the SPD adopted after issuance of the SPD. In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan. For more information regarding your Plan benefits or regarding your eligibility for these benefits, please contact the Fund Office at **(562) 463-5040 or (888) 410-1756**.