



MO-KAN TEAMSTERS TRUST FUNDS

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Summary of Material Modification

July 2025

Dear Participant:

The purpose of this Summary of Material Modification (SMM) is to inform you of improved hearing aid benefits and a new discount hearing aid network being offered by the Mo-Kan Teamsters Health and Welfare Fund ("Fund"). Please read this SMM carefully, share it with your family, and store it with your Summary Plan Description (SPD) and other SMMs you have received from the Fund.

Hearing Aid Expense Limit Increased

Effective August 1, 2025, the expense limit for hearing aids has increased to up to \$1,500 per ear (\$3,000 per person) every three years. Previously, the Plan only provided for up to \$1,000 per person every five years.

Hearing Health Coverage Now Available Exclusively Through TruHearing

Effective August 1, 2025, Active and Non-Medicare Eligible Retired Employees and their Eligible Dependents receive hearing health coverage through TruHearing, which offers hearing aids and other hearing health services at a discounted price.

If you see a TruHearing provider, hearing exams are covered at no cost to you, for up to one hearing exam per person every three years from the last date of service. You can receive a free hearing exam even if you do not purchase hearing aids.

Hearing aids through TruHearing are covered at 100% up to the expense limit and are not subject to the deductible. To receive hearing aids, you must have a prescription obtained from a licensed provider who provided a complete hearing exam. Over-the-counter (OTC) hearing aids are not covered by the Plan.

If you do not see a TruHearing provider, hearing exam services and hearing aids will not be covered by the Plan.

You will receive more information in the mail from TruHearing. To get started with TruHearing, call 1-833-414-5583 or visit www.TruHearing.com.

Final Note

If you have any questions regarding this SMM or your Plan of benefits, do not hesitate to contact the Fund Office at 866-756-3313 (toll-free) or 816-756-3313.

Board of Trustees
Mo-Kan Teamsters
Health and Welfare Fund

The Plan's "Grandfathered" Status

The Mo-Kan Teamsters Health and Welfare Fund believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at **866-756-3313** (toll-free) or **816-756-3313**. You may also contact the Employee Benefits Security Administration (EBSA), U.S. Department of Labor at **866-444-3272** or **www.dol.gov/ebsa/healthreform**. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This Summary of Material Modification highlights certain features of the Mo-Kan Teamsters Health and Welfare Fund. You can find full details in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.