



# MO-KAN TEAMSTERS TRUST FUNDS

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## Summary of Material Modification

October 2023

Dear Participant:

The purpose of this Summary of Material Modification (SMM) is to inform you of important changes to your comprehensive major medical benefits 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.

Effective January 1, 2024, the \$100 limit on Non-PPO vaccines for adults and children will be removed. Non-PPO vaccines will be covered the same as PPO vaccines, at 100% with no deductible or coinsurance, including flu shots. Currently, the Plan covers Non-PPO vaccines at 100% up to \$100, except there is no limit on coverage for flu shots.

If you have any questions, please contact the Fund Office at the address or telephone number shown below.

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](http://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.*