

TEAMSTERS LOCAL 922-EMPLOYERS HEALTH TRUST

7130 COLUMBIA GATEWAY DRIVE, SUITE A, COLUMBIA, MD 21046

(410) 872-9500 PHONE – (410) 872-1275 FAX

Ferline Buie, Chairman

PLEASE KEEP THIS IN YOUR FUND BOOKLET

October 2014

Summary of Material Modifications #1

To: All Participants in the Teamsters Local 922 – Employers Health Trust (“the Plan”)

From: Board of Trustees

This Notice, called a “Summary of Material Modification”, SMM, advises you of changes in the information presented in the Plan’s Summary Plan Description (“SPD”) dated October 2012 that was previously provided to you. Please read this Notice and if you have any questions, contact the Fund Office at (410) 872-9500.

ITEM I. CHAPTER II – MEDICAL BENEFITS

Effective January 1, 2014, medical benefits under this Plan are provided by CareFirst BlueCross BlueShield (CareFirst). Please refer to your CareFirst BlueChoice Advantage Member Copy benefits description for benefit information. You can reach CareFirst by calling (877) 691-5856 or on the internet at www.carefirst.com. Each year as required by the Patient Protection and Affordable Care Act, a summary of the benefits provided, called the Summary of Benefits and Coverage will be distributed to you by mail with the Open Enrollment materials.

ITEM II. CHAPTER IV – DENTAL BENEFITS

Effective October 1, 2014, dental benefits under this Plan are provided by CareFirst BlueCross BlueShield. Please refer to your CareFirst summary plan description for benefit information. You can reach CareFirst by calling (877) 691-5856 or on the internet at www.carefirst.com.

ITEM III. CHAPTER VI – LIFE INSURANCE

Effective January 1, 2014, the benefit for Life Insurance is increased to:

Class I

Life (for death by illness or accident) \$50,000

Class II

Life (for death by illness or accident) \$20,000

ITEM VI. BOARD OF TRUSTEES

The Trustees for the Teamsters Local 922 – Employers Health Trust are:

UNION TRUSTEES

Ferline Buie, Chairman
Teamsters Local 922
2120 Bladensburg Road, NE
Washington, DC 20018

Rudolph Gardner
Teamsters Local 922
2120 Bladensburg Road, NE
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EMPLOYER TRUSTEES

Billye Pounds
Giant Food
8580 Old Dorsey Run Road
Jessup, MD 20794

Michael Duncan
WMATA
600 5th Street, NW
Washington, DC 20001

Sincerely,

BOARD OF TRUSTEES

SMM #1 / SPD 10/12