

# LOCAL 705

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## HEALTH & WELFARE FUND

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### Important Information for Participants of the Local 705 International Brotherhood of Teamsters Health & Welfare Plan for Retired Employees

March 2018

Dear Retired Participant:

As Trustees of the Local 705 International Brotherhood of Teamsters Health & Welfare Plan for Retired Employees (the Plan), it is our goal to provide quality benefits, ensure the Plan's financial stability, and comply with all legislative guidelines. This Summary of Material Modifications (SMM) outlines new benefits for wigs or cranial prosthesis under the Plan.

The following change is effective January 1, 2018.

#### **Wigs and Cranial Prosthesis Benefit Improvement**

We understand that certain benefits can have a positive impact during a time of illness. The Plan will now pay for wigs or other cranial prosthesis for the loss of hair due to treatment of a malignancy (chemotherapy, radiation) or permanent hair loss from an accident or Alopecia up to \$500. This benefit is subject to the annual deductible and 20% coinsurance.

To qualify for this benefit, the retired participant or dependent must receive written approval from a physician.

We know you are concerned about your and your family's health. The described benefit improvement is an example of how the Board of Trustees continues to look for ways to increase Plan benefits and help improve the well-being of Retired participants and their families.

Please keep this information with your SPD, and refer to your SPD for more detailed information regarding Plan eligibility and benefits. If you have any questions about this benefit change or your benefits in general, please call the Fund Office at (312) 738-2811. You can also contact the Fund Office if you need a copy of the SPD.

Sincerely,  
Board of Trustees

*This notice, which serves as a Summary of Material Modifications (SMM) as required by the Employee Retirement Income Security Act of 1974 (ERISA), contains only highlights of recent changes to the Local 705 International Brotherhood of Teamsters Health & Welfare Plan for Retired Employees (the Plan). Full details are contained in the documents 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.*