



NOTICE OF SUMMARY OF MATERIAL MODIFICATIONS

Date: January 25, 2021

To: Participants of the Teamsters Local 1932 Health and Welfare Trust


From: Trust Fund Office

SELF PAYMENT POLICY

This document is a Summary of Material Modifications, intended to notify you of changes to the Teamsters Local 1932 Health and Welfare Trust's Summary Plan Description (SPD) regarding the ability to make self-payments effective November 5, 2020.

This notice is a Summary of Material Modifications to the Trust's SPD, and constitutes an addendum to the SPD. If you have any questions regarding this notice, please contact your dedicated Customer Service Team at (909) 494-2916 or email your questions to teamsters1932.eligibility@zenith-american.com.

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TEAMSTERS LOCAL 1932 HEALTH AND WELFARE TRUST

SELF-PAYMENT POLICY

EFFECTIVE NOVEMBER 5, 2020

For employees in a regular position scheduled for a minimum of forty (40) hours per pay period (“Regular Employee”)- If a Regular Employee is paid for less than ½ plus 1 hour of scheduled hours, they shall not receive MPS and DPS for that pay period. Hours paid shall not include disability payments such as short-term disability and workers’ compensation. If the Regular Employee is paid for any hour during that pay period and does not receive MPS and DPS, the Regular Employee shall be allowed to make a self-payment for the amount owed toward their health care and dental premium. If the Regular Employee’s paycheck is not sufficient to cover this amount, the Trust will bill the Regular Employee for the difference. Regular Employees are allowed to make one self-payment. After this time, if the Regular Employee does not work sufficient hours to maintain eligibility, they will be offered COBRA coverage.

For County Part Time/Recurrent Employees: There is no MPS or DPS provided to Part Time/Recurrent Employees. If a Part Time/Recurrent Employee works or is paid for 1 hour or more per pay period they are eligible to make a self-payment for the amount owed toward their health care premium. If the Part Time/Recurrent Employee’s paycheck is not sufficient to cover this amount, the Trust will bill the Part Time/Recurrent Employee the difference.