

# 2026

## CHANGES TO MEDICAL & RX BENEFITS EFFECTIVE JANUARY 1, 2026

Chauffeurs, Teamsters and Helpers Local Union No. 301  
Health and Welfare Fund



### Teamsters Local 301 H&W Fund Announces Medical Benefit Increase/Co-insurance Reduction Effective January 1, 2026

The Trustees of Teamsters Local 301 H&W Fund are pleased to announce a benefit improvement for medical and prescription coverage effective January 1, 2026.

The Fund will now pay 90% of all in-network, eligible Medical and Prescription expenses after the deductible has been met. Before 1/1/2026, the Plan paid 80% and you paid 20%. Starting 1/1/2026, the Plan pays 90% and you pay 10% (after deductible) for in-network covered medical and prescription expenses.

The improvement was designed to reduce your costs at the point of care. We understand that doctors and hospitals may require up-front payment and this will reduce the amount you pay for care at the time of service therefore helping you receive the care you need when you need it. This change will reduce your co-insurance at the pharmacy too. Remember to show your new Prime Therapeutics card at the pharmacy starting 1/1/2026 to receive this new benefit improvement.

Applicable deductibles, out of pocket maximums and all out of network benefits will remain unchanged.

The enclosed Summary of Benefit Coverages (SBC) outlines the benefits of the Plan and Coverage amounts. If you have any questions about these changes, please contact the Fund Office at (847) 623-3915, dial 1 for member services and we would be happy to answer any questions your or family may have about your benefits. For a listing of the Comprehensive Medical Benefits please refer to your SPD.

#### In Closing

We hope that the changes explained in this notice make it easier for you to get the care you need and save you money. Our goal is to provide you and your dependents with the coverage and savings you deserve. Remember, you always have no cost healthcare available at the MCL Health Centers.

If you have any questions or would like more information about your benefits under the Health and Welfare Fund, please call the Claims Office at (847)623-3915 or log on to our website [www.Teamsters301HWP.org](http://www.Teamsters301HWP.org).

Sincerely,  
The Board of Trustees

*This announcement, which serves as a Summary of Material Modifications contains only highlights of recent changes the Chauffeurs, Teamsters and Helpers Local No. 301 Health and Welfare Fund. 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.*