

Teamsters Local 641 Welfare Fund

714 Rahway Avenue, 2nd Floor, Union, New Jersey 07083

Telephone: (908) 687-4488

Fax: (908) 687-8368

www.641funds.org

November 07, 2025

OPEN ENROLLMENT REMINDER FOR 2026

Dear Participant:

Please be advised that your open enrollment period is approaching. This is your opportunity to add dependents that were not included in your plan when they were first eligible for coverage.

Please be advised your dependent children may be covered under your plan until the day they reach age 26. If you did not previously enroll a dependent, you may do so during open enrollment. This requires a special enrollment form which you can request from the Fund office. ***Please note that effective 3/1/14, you may enroll an adult child dependent even if the dependent works and has his or her own group medical benefits available. If the dependent is covered under an employer sponsored Plan, you are obligated to provide the other carrier's insurance information to us as that Plan would be the dependent's primary carrier, and our Plan would be secondary.***

In July 2023, the Plan forwarded to all members a Summary & Clarification of Material Modification. **Effective January 1, 2024**, the Trustees of Teamsters Local 641 Welfare Fund have amended the eligibility rules applicable to the definition of dependents that may be covered under the Plan. Dependent child coverage will now exclude stepchildren who are not the participant's adopted or biological child, nor appointed legal guardian nor have a Qualified Medical Child Support Order. Those stepchildren will need to obtain health insurance coverage through their adopted or birth parents or through their legal guardian.

If you have any questions on which dependents are covered under your plan, please call our office for assistance.

Special Enrollment Rights

If you are declining enrollment for your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll your dependents in this Plan if your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your dependents' other coverage). However, you must request enrollment within 30 days after your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request **special enrollment** or obtain more information, contact the Welfare Fund office at: 908-687-4488.

All additions and changes must be submitted to us-it is up to you, the participant, to send the appropriate, completed Enrollment Form, and documents to the Fund Office. The address is at the top of this letter. We must receive all necessary documents in our office no later than FEBRUARY 27, 2026. There are no exceptions. If all the required information is not received in time you must wait until next year's open enrollment. In addition, 2026 claims will not be processed until we have your completed forms and/or documents.

Thank you for your cooperation. If you have any questions, please call our office.

Very truly yours,

Diane Florian

Diane Florian
Plan Manager
/df