Teamsters Local 641 Welfare Fund

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SUMMARY & CLARIFICATION OF MATERIAL MODIFICATIONS

TO: Plan Participants FROM: Board of Trustees

SUBJECT: Various EIN: 22-6220289
DISTRIBUTION DATE December 18, 2024 PLAN NUMBER: 501

IMPORTANT NOTICE TO ALL PARTICIPANTS OF THE

TEAMSTERS LOCAL 641 WELFARE FUND

Please keep this letter with your Summary Plan Description

This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes being made to the plan of benefits (the "Plan") of Teamsters Local 641 Welfare Fund (the "Plan"). You should take the time to read this SMM carefully. If you have any questions regarding these changes to the Plan, please contact the Fund Office at (908) 687-4488.

HOME CARE WITH OUT A THREE DAY HOSPITAL STAY REQUIREMENT

Effective January 1, 2025, the Trustees of Teamsters Local 641 Welfare Fund have amended the eligibility rules and have **removed** the Hospital 3-day minimum patient stay requirement before being eligible for home care service. Patients are now being discharged much earlier and home care is critical to ensure members recover fully to not land back in the hospital.

NEW PREVENTIVE GUIDELINES FOR COLORETAL CANCER SCREENING

Effective January 1, 2025, the Trustees of Teamsters Local 641 Welfare Fund have amended the Plan's guidelines for preventive colorectal cancer screening. The Plan will now cover regular screening beginning at age 40.

The American Cancer Society recommends:

- People at average risk of colorectal cancer begin regular screening at age 45.
- People in good health and with a life expectancy of more than 10 years should continue regular colorectal cancer screening through age 75.
- For people ages 76 through 85, it should be based on overall health, and prior screening history.
- People over 85 are no longer required for colorectal cancer screening.

WOMEN'S PREVENTIVE HEALTH SERVICES - PREVENTIVE ROUTINE HPV TESTING

Effective January 1, 2025, Preventive Routine In-Network care will include preventive HPV testing. Per the national guidelines, Women should include in their routine screens:

• **Age 21-29** A Pap test alone every three years

• **Age 30-65** Co-testing with a Pap and HPV tests every five years.

• **Age 66 and older** Discuss with healthcare provider based on risk factors and history

Your doctor can help you decide which testing option is right for you.

PLEASE NOTE: These Changes take place January 1, 2025. If you have any questions on the above changes to our Plan, please do not hesitate to contact us at the Welfare Fund Office at (908) 687-4488.

Very truly yours,

Diane Florian

Diane Florian Plan Manager For the Board of Trustees