



Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

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Summary of Material Modifications – Changes in Your Plan

December 2025

This notice is a Summary of Material Modification (“SMM”) to the Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund (“Fund”) Summary Plan Description (“SPD”) booklet. The purpose of the notice is to advise you of changes that the Fund’s Board of Trustees has made to the SPD. Please keep this notice with your SPD booklet so you will have it when you need to refer to it. If there is any discrepancy between this SMM and the SPD or other Plan documents, the SPD and other Plan documents will control.

Effective January 1, 2026 – Self-pay will be limited to a lifetime maximum of ten total Calendar Work Quarters. Accordingly, the Personal Contributions (“Self-pay”) section on page 20 of the SPD is revised as follows:

If you fail to earn either 300 hours in the current Calendar Work Quarter, or 600 hours in the preceding two Calendar Work Quarters, you may make personal contributions for up to 300 hours for the current Calendar Work Quarter only, for a maximum of two consecutive Calendar Work Quarters and a lifetime maximum of ten total Calendar Work Quarters regardless of how many hours you have self-paid. If you are eligible to make these personal contributions, known as the “self-pay” option, the Fund Office will notify you of the amount due. Any amount due for continuing eligibility must be paid before the Benefit Quarter begins.

Additionally, the last paragraph under the Initial Eligibility section on page 18 of the SPD is revised as follows:

If you lose your eligibility for benefits, including after a period of COBRA continuation coverage, you can earn it again only by meeting the initial eligibility requirement of 600 hours in six consecutive months of employment with the same Contributing Employer.

Effective January 1, 2026 – You must re-satisfy the initial eligibility waiting period if you return to work after a period of COBRA continuation coverage. Accordingly, the following paragraph will be added at the end of the COBRA section on page 102 of the SPD.

If you return to work after a period of COBRA continuation coverage, you must re-establish your eligibility for benefits as set forth in the eligibility rules on page 18. This means that you will need

to work at least 600 hours in six consecutive months with a Contributing Employer in a position represented by the Union before you are eligible to receive benefits from the Fund. You will become eligible for benefits on the first day of the seventh month and you will remain eligible for a maximum of three months.

Effective January 1, 2026 – The Fund may require a Medical Examiner to review your medical records for Accident and Sickness benefits after 16 weeks. Accordingly, the last paragraph of the Weekly Accident & Sickness Benefits section beginning on page 68 of the SPD is revised as follows:

To obtain these benefits, a Weekly Accident & Sickness form must be completed by you and your attending physician and must be submitted to the Fund Office after the appropriate waiting period (see chart on page 72). Contact the Fund Office at (800) 730-2241 if you need the form. Continuation of Disability forms should be filed periodically after that, as required by the Fund Office, during the time that you are away from work because of disability and while benefits remain to be paid. Additionally, if your injury or illness continues beyond 16 weeks, the Fund may require you to see, or submit your medical records to, an Independent Medical Examiner in order to verify your continuing disability. To apply for Weekly Accident & Sickness benefits, send your claim to the Fund Office:

Warehouse Employees Union Local No. 730
Health & Welfare Trust Fund
P.O. Box 1064
Sparks, Maryland 21152-1064

Effective December 1, 2025 – Gene therapy is an excluded benefit. Accordingly, the EXCLUSIONS UNDER COMPREHENSIVE MEDICAL BENEFIT section beginning on page 50 of the SPD, is revised as follows to exclude the following:

Gene therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. The Fund does not cover any charges related to gene therapy, whether those therapies have received approval from the U.S. Food and Drug Administration (“FDA”) or are considered experimental or investigational. Illustrative examples of gene therapy include therapies such as Kymriah and Yescarta, as well as Luxturna and Zolgensma, but new applications for gene therapies are submitted every year. The Fund does not cover any related genetic testing intended to determine whether particular genetic mutations are present and/or whether particular drug therapies might work for a particular patient before any of the above gene therapy is initiated.

Effective December 1, 2025, the Prescription Drug Benefit section of the SPD is also amended with the addition of the following to the list of Exclusions that pertain to Prescription Drug Benefits beginning on page 53 of the SPD:

Prescription Drug Benefit Exclusions/Restrictions

The following are excluded from coverage under the Plan:

Charges related to gene therapy. The Fund does not cover any charges related to gene therapy, whether those therapies have received approval from the FDA or are considered experimental or investigational, including but not limited to Chimeric Antigen Receptor T-Cell ("CAR-T") Therapies such as Kymriah and Yescarta, as well as Luxturna and Zolgensma.

Effective December 19, 2025 – CareAllies – New Name (Evernorth Health Services)

CareAllies will be renamed Cigna/Evernorth Health Services. The CareAllies brand name, logo, and website will no longer be used by Cigna Healthcare. You can continue to use your current ID card and there will be no changes in the phone numbers or website you need to contact for services. (800) 768-4695 or www.MyCigna.com. The name CareAllies should be replaced with Cigna/Evernorth Health Services in your Summary Plan Description.

There are no changes to your medical benefits. Cigna/Evernorth Health Services will continue to provide utilization management, case management, and select health coaching services. You and your eligible dependents must contact Cigna/Evernorth Health Services toll free at (800) 768-4695 to precertify all out-of-network non-emergency or elective hospital stays and within 48 hours after an Emergency Illness admission.

Board of Trustees – The most current Board of Trustees are shown below. Please make this change on page 9 of your SPD booklet.

Union Trustees

William Davis, Secretary
Teamsters Local 639
3100 Ames Place, NE
Washington, DC 20018

Ritchie Brooks
c/o Fund Office
911 Ridgebrook Road
Sparks, MD, 21152

Employer Trustees

Jason Paradis, Chairman
Twin Circles Consulting LLC
c/o Fund Office
911 Ridgebrook Road
Sparks, MD 21152

Frank Stegman
c/o Fund Office
911 Ridgebrook Road
Sparks, MD, 21152

Scott Clark
Teamsters Local 639
3100 Ames Place, NE
Washington, DC 20018

Mohamed Kamara
Eight O'Clock Coffee
3300 Pennsy Drive
Landover, MD 20785

Brandi Petway, Alternate
Giant Food, LLC
8580 Old Dorsey Run Road
Jessup, MD 20794

If you have any questions about this notice, your health benefits or eligibility, you can contact the Fund Office at (800) 730-2241, Monday through Friday from 8:30 a.m. until 4:30 p.m. You can also find information about your benefits and participating providers, as well as the Fund's price comparison tool which allows you to compare the costs of different providers and services provided by the Fund, on the Fund's website at <https://associated-admin.com>.

The Trustees are pleased to be able to provide you with these benefits. The Trustees continue to monitor the financial condition of the Fund in order to provide you and your families with an excellent plan of benefits and providers.