TEAMSTERS LOCAL 786 BUILDING MATERIAL WELFARE FUND
300 SOUTH ASHLAND AVENUE, SUITE 500
CHICAGO, ILLINOIS 60607
TELEPHONE 312.666.1875

February 2026

Dear Participant:

You are being provided this notice to summarize clarify certain provisions under the Welfare Benefit Plan (the "Plan") sponsored by the Building Material Chauffeurs, Teamsters and Helpers Welfare Fund of Chicago (the "Fund"), as described below.

Nutrition Counseling

Nutrition counseling provided by a nutrition specialist (such as a registered dietician nutritionist or a licensed dietician) acting within the scope of his/her license is covered to treat conditions classified as mental health disorders in the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (DSM-5) but not to treat obesity or as part of a weight loss program.

Weight Loss Medications

A medication that promotes weight loss but is prescribed for purposes of treating diabetes will be covered. As with all medications, you must meet the criteria established by the Food and Drug Administration in order to receive coverage. Where weight-loss medications are prescribed to treat other conditions specifically because losing weight improves those conditions, weight-loss medications are not covered.

Disability Benefits for Two Disabilities

If you are disabled, receive disability benefits, recover, return to work for a period of at least one day and less than two weeks, and then become disabled again as a result of the same cause, you will be eligible for one period of benefits (26 weeks total). If you return to work for two weeks or longer before becoming disabled again as a result of the same cause, you will be eligible for a new 26-week period of benefits. If the second disability is due to a different cause, however, you will be eligible for a new period of benefits, so long as you have returned to work for at least one day.

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The Plan believes that it is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "ACA"). As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the ACA was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the ACA that apply to other plans, such as the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the ACA, such as the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the address and telephone number listed below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Questions regarding the contents of this notice can be directed to the Fund Office at 300 South Ashland Avenue, Suite 500, Chicago, Illinois 60607; (312) 666-1875.

Jeffrey Hoff
Plan Manager