



**TEAMSTERS JOINT COUNCIL 32-EMPLOYERS  
HEALTH AND WELFARE FUND**

**SUMMARY OF MATERIAL MODIFICATIONS**

**1. Trust-Provided Coverage for Dependents Following an Active Employee's Death**

The Trust has added a benefit that provides three (3) months of free coverage for the Dependents (surviving Spouse and Children) of an active Employee who dies while covered by the Trust. (Note: This three-months of free coverage is not available if an Employee dies while on COBRA). To receive this benefit, the Trust Office must be notified within 180 days of the Employee's death. The three months of free coverage will not count against the 36-month COBRA continuation period which is available when coverage is lost because of an Employee's death.

This benefit is available following any Employee's death on or after November 15, 2022.

**2. Extension of Time for Filing Healthcare Reimbursement Arrangement Claims**

Some Employees participating in the Trust have access to a Healthcare Reimbursement Arrangement (HRA). The HRA provides reimbursement of Eligible Health Expenses incurred by covered Employees and Dependents. The HRA Plan has required that claims for reimbursement be filed within 15 months of the date an Eligible Health Expense was incurred. The time limit for filing a HRA claim has been extended to 24 months after the date an Eligible Health Expense was incurred. (Please note: This does not change the time limit for filing any other type of claim).

This change is effective retroactively for Eligible Health Expenses incurred November 15, 2020 or later.

**3. Information**

If you have any questions about these changes, please contact your Trust Administration office at:

Wilson-McShane  
3001 Metro Drive, Suite 500  
Bloomington, MN 55425  
Bloomington Office: 952-854-0795 or 800-535-6373  
Duluth Office: 218-728-4231 or 800-570-1012