

East Bay Drayage Drivers Security Fund

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TO PARTICIPANTS AND COVERED DEPENDENTS IN PLAN 1980:

We are pleased to provide you with the 2025 East Bay Drayage Drivers Security Fund updated Plan 1980 **Summary Plan Description (SPD)**. You have been notified of changes since the Fund last issued a Plan 1980 SPD through notices called “Summaries of Material Modification.” This new *SPD* replaces all of those notices and previous editions of the *SPD*. Please consult the new *SPD* (which has a comprehensive table of contents) whenever you have a question about your benefits.

While the *SPD* contains a number of changes, some of these changes include:

- Conforming the Plan to the requirements of the **Mental Health Parity and Addiction Equity Act (MHPAEA)**. See pages 27 and 99.
- Conforming the Plan to the requirements of the **No Surprises Act** (page 18-20).
- An expanded explanation of Plan requirements applicable to **organ transplants** (page 31-33).
- Prescription drugs are now provided through **ProAct** for all Kaiser and indemnity plan – See page 40 for more information – and through Anthem Blue Cross if you are enrolled in the Anthem HMO.
- Express exclusion of GLP-1 medication coverage (for example, Ozempic, Wegovy, Mounjaro, Zepbound, and Trulicity) when prescribed for weight loss, obstructive sleep apnea, or because you have been determined to be “pre-diabetic.”
- Dental benefits are provided through the **Wellpoint Dental Network**. See page 47 for more information.
- The current list of **Fund Trustees** is found on page 106.

Effective January 1, 2026, the Fund began using Zelis, a company that reviews and negotiates pricing for non-PPO claims.

If you need additional copies of the *SPD* please call (855) 263-7242. Please keep this *SPD* in a safe place so you know where it is when you need to look up something about your Plan.

Very truly yours,

Marty Frates, Union Chair, Board of Trustees
Rich Murphy, Employer Chair, Board of Trustees