Transportation • Communications • International Union

Los Angeles County Metropolitan Transportation Authority
Health & Welfare Trust Fund

Administered By: Benefit Programs Administration Telephone • (562) 463-5090 • (800) 427-5342 www.tcu-mtawelfare.org

September 2025

To: Eligible Participants Enrolled in the Transportation Communications International Union

– Los Angeles County Metropolitan Transportation Authority Health & Welfare Trust

Fund

From: The Board of Trustees

Re: Benefit Improvements - Extra Mile Benefits Wellness Program Calendar Year Benefit

Maximum & Coverage for Hair Loss Medication with a Doctors Note

Dear Eligible Participant,

Why am I receiving this Notice?

This notice is to advise you of the recent benefit improvement made by the Board of Trustees.

How does this Notice Affect Me?

Extra Mile Benefits- Wellness Program: Increase to Calendar Year Maximum

Effective **September 1, 2025**, the Extra Mile Benefits- Wellness Program annual allowance of \$2,000.00 has been increased to **\$3,000.00**. Each eligible Employee or Retiree is allowed \$3,000.00 of benefits per calendar year for him or herself and his or her eligible Dependents (i.e., **\$3,000.00** per family).

Hair Loss Medication Coverage Under Extra Mile Benefits

Additionally, effective **January 1, 2025**, the Extra Mile Benefits Wellness Program has also expanded the items that will be reimbursed under the Program to include Hair Loss Medication caused by an underlying medical condition. Note: A Doctor's note is required to be submitted to the Fund when requesting reimbursement for the purchase of Hair Loss Medication. Please note that the Fund will reimburse only at reasonable and customary rates, and the benefit does not cover transplants or surgical procedures.

The Extra Mile Benefits Wellness Program, which is provided directly by the Trust Fund, helps you stay well and prevent disease. The Trust Fund will reimburse you directly and does not accept assignments. Receipts and a completed Wellness Claim form requesting coverage under the Extra Mile Benefits Wellness Program are required for reimbursement.

What do I need to do?

You are NOT required to take any action. These benefit improvements will take affect automatically. You may continue to submit claims for the Extra Mile Program as you have customarily done so in the past.

Important Reminders & Where to go with Questions

As a reminder The Board of Trustees of the Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Trust Fund would like to inform you the UnitedHealthcare and Self-funded group health plans are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve some features of the basic health coverage that it had in place when that law was enacted.

Being a grandfathered health plan means that your Fund-provided medical coverage may not have to include certain consumer protections of the Affordable Care Act that apply to other medical plans (for example the requirement to provide preventive health services without any cost sharing). However, all plans (including grandfathered plans) must comply with certain other consumer protections in the Affordable Care Act, such as the elimination of lifetime limits on benefits and coverage for adult dependent children to age 26.

Should you have any questions regarding any of these changes can be directed to the Administrative Office at (800) 427-5342 or (562) 463-5090.

Sincerely

The Board of Trustees