



## MEBA MEDICAL AND BENEFITS PLAN SUMMARY OF MATERIAL MODIFICATIONS

---

This Summary of Material Modifications advises you of changes in the information contained in the MEBA Medical and Benefits Plan Summary Plan Description (“SPD”), as required by the Employee Retirement Income Security Act of 1974. The Trustees of the MEBA Medical and Benefits Plan (the “Plan”) have amended the Plan **effective January 1, 2024**. You should already have received notice of these changes, but this notice describes the specific provisions in the SPD that have changed. The biggest change is that participants and their families have the option to go to the in-network doctor of their choosing for an annual physical. Note however, to the extent required by an applicable collective bargaining agreement, sailing participants are still required to have their annual physical at a MEBA Diagnostic Center. We strongly recommend that you contact an MEBA representative and your employer prior to scheduling your annual physical.

The section entitled “Diagnostic Centers” on page 23 of the SPD is changed to add the following after the addresses for the MEBA Diagnostic Centers:

### **Diagnostic Centers**

Effective January 1, 2024, instead of an annual physical at a MEBA Diagnostic Center, you and your qualified dependents can get an annual physical each calendar year at an in-network physician of your choosing. As part of this annual physical, the Plan will also cover expenses for blood work that is included in an annual physical at an MEBA Diagnostic Center, including: bilirubin (direct), gamma glutamyl transferase, hemoglobin A1C, TSH, uric acid, urinalysis (complete), CBC (includes differential and platelets), iron (total and total iron binding capacity), lipid panel, standard (profile), comprehensive metabolic panel, RPR (diagnosis, with reflect to titer and confirmatory testing). The Plan will also cover vaccines that are required to ship, for participants who need them in order to ship. In addition, the Plan will cover HS-CRP testing for women age 45 and over, and will cover HS-CRP, and PSA (total) testing for men over age 45. The Plan will cover this physical at 100% with no copay or deductible. Note this option applies to in-network physicians only, out of network annual physicals are not covered.

The Plan will reimburse for travel for an annual physical at a MEBA Diagnostic Center, and for up to \$20 (\$50 if air travel is used and transportation receipts that justify the increase are submitted to the Plan Office) per family for miscellaneous expenses. The Plan will reimburse for miscellaneous expenses of up to \$50 per family where an annual physical is performed at a Designated Alternate Clinic that is more than 75 miles from your home of record and transportation receipts that justify the expenses are submitted to the Plan Office. No other reimbursements will be made by the Plan as described in the section entitled “MEBA Medical and Benefits Plan Travel

Policy Approved by the Board of Trustees” on page 108 of the SPD. The Plan will not reimburse for any other travel expenses.

If you have any questions regarding these changes, call the Plan Office’s Medical Department at 410-547-9111 or 800-811-6322. Keep this notice with your SPD so that when you refer to the SPD, you will be reminded of the above changes.

*Patricia Kelly*  
\_\_\_\_\_  
Patricia Kelly, Executive Director