

## 2025 - SPECIAL BULLETIN – 2025-1

**DATE: FEBRUARY 12, 2025**

**TO: ALL LOCAL UNIONS AND PARTICIPANTS IN THE CENTRAL STATES, SOUTHEAST AND SOUTHWEST AREAS HEALTH & WELFARE FUND**

**RE: TEAMCARE BENEFIT IMPROVEMENTS:  
CHIROPRACTIC BENEFIT AND HEARING AID BENEFIT**

The Board of Trustees has always been committed to providing the highest level of benefits to our covered members and retirees. The Trustees are pleased to announce the following benefit improvements without an increase in contribution rates. **Effective March 1, 2025, the Chiropractic Benefit and Hearing Aid Benefit have been increased as follows:**

### CHIROPRACTIC BENEFITS

Effective March 1, 2025:

- The annual dollar limit under the Plan for chiropractic services (for those plans with an annual dollar limit) has been removed and been replaced by a **24-visit limit per calendar year**. While the coinsurance remains the same, the Plan now has a 24-visit limit per calendar year instead of an annual dollar limit on chiropractic services.

### HEARING AID BENEFITS

Effective March 1, 2025:

- The Hearing Aid benefit limit has been increased from \$1,000 per ear every 36 months to **\$3,000 per ear every 36 months** for all active and retiree plans that currently have dollar benefit limit on the hearing aid benefit.

These benefit improvements will be communicated to members in the next edition of **TeamCare Connections** which will be sent next week. If you have any questions regarding the benefit improvements, Local Unions can contact their Field Service Representative or visit [MyTeamCare.org](http://MyTeamCare.org).

Sincerely,

BOARD OF TRUSTEES, CENTRAL STATES, SOUTHEAST  
AND SOUTHWEST AREAS HEALTH AND WELFARE FUND, BY:



THOMAS C. NYHAN  
EXECUTIVE DIRECTOR