

October 15, 2026

To: Participants and Beneficiaries of the
New York State Teamsters Council Health and Hospital Fund (“Health Fund” or “the Plan”)

Re: Important Change to Weight-Loss Coverage

Dear Plan Participant:

Enclosed is a Summary of Material Modifications (SMM) describing an important change to the Health Fund. Effective January 1, 2027, the Plan will discontinue coverage for all weight-loss medications, which includes Wegovy and Zepbound. Coverage for medications prescribed for the treatment of diabetes remains unchanged.

The Plan made this difficult decision after reviewing the significant and rapidly increasing cost of this coverage and its effect on the overall cost of providing health benefits. Continuing the coverage at the current cost levels would place additional financial pressure on the Plan and could affect the affordability and sustainability of benefits for all participants. This change is a Plan coverage decision and is not intended to be a judgment about the medical appropriateness of any treatment for a particular individual.

We encourage you or your covered dependent to speak with your treating health care provider before the change takes effect to discuss all available options. The rapid growth of this industry has led to Direct-to-Consumer (DTC) options for GLP-1 medications. DTC pharmacy programs that can simplify access and, in some cases, lower out-of-pocket costs. Listed below is information for two DTC programs:

Company	LillyDirect	NovoCare
Brand	Zepbound, Mounjaro, Foundayo	Wegovy, Ozempic, Saxenda
Website	https://www.lilly.com	https://www.novocare.com

If you have questions, please contact Fund Office at 315.455.9790, option #1.

Sincerely,

NYST Health Fund