

# **BAY AREA AUTOMOTIVE GROUP WELFARE FUND**

4160 Dublin Blvd. Ste 100 | Dublin, California 94568  
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September 15, 2025

## **PLAN CHANGE NOTICE Summary of Material Modifications**

**TO ALL ACTIVE PLAN 17AA PARTICIPANTS, DEPENDENTS and COBRA PARTICIPANTS:**

### **KAISER MEDICAL BENEFIT CHANGES**

Effective December 1, 2025, the benefits provided under the Plan 17AA Kaiser medical option will change as follows:

- Office visit co-pays will increase from \$15.00 to \$20.00.
- Brand name prescription drug co-pays will increase from \$15.00 to \$20.00.

There are no other changes to the Kaiser medical Plan. If you are enrolled in the Self-Funded medical Plan, there are no changes to your medical plan.

If you have any questions regarding this notice, please contact:

BAY AREA AUTOMOTIVE GROUP WELFARE FUND  
4160 DUBLIN BLVD, STE 100  
DUBLIN, CA 94568  
(800) 267-3232

In accordance with ERISA reporting requirements this document is intended to serve as a Summary of Material Modifications to the Plan.

#### **PLEASE NOTE**

##### **This Notice is intended to amend your Summary Plan Description.**

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the *Summary Plan Description*. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate or interpret and decide all matters under the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason.

Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-267-3232.