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PLAN CHANGE NOTICE
Summary of Material Modifications
Delta Dental Enhanced Standard Benefits
RETAIN WITH YOUR BENEFIT PACKAGE FOR
FUTURE REFERENCE

November 30, 2007

To: **Teamsters Benefit Trust Active and Retired Participants in Plans I, I-A, I-85, III, III-A, III-NEWS, IV, V, V-A, V-A-NEWS, VI, A and Retirement Security Plan (RSP)**

Re: **Delta Dental Enhanced Standard Benefits, Effective January 1, 2008**

Dear Active Plan or Retirement Security Plan Participant:

The Board of Trustees is pleased to inform you that effective January 1, 2008, the TBT Indemnity Dental Option will be improved in the following ways:

- **Implants will be covered:**

Coverage for dental implants, implant removal, implant-supported prosthetics and implant repair and “recementation.”

Because dental implants are now recognized as an alternative to conventional tooth replacement, such as bridges and dentures, implants will now be covered as a standard benefit.

Implants are subject to your TBT Plan’s dental “major care” annual maximum, deductible, percentage covered and prosthodontic limitations (if any).

Summary of Material Modifications

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- **Pregnancy:**

Pregnant women will be entitled to an additional oral examination and either an additional routine cleaning or periodontal scaling and root planing.

The additional Benefits are aimed at encouraging women to visit their dentists to help avoid increased risk for periodontal problems that can occur during pregnancy.

Because these changes are effective January 1, 2008, current benefits will apply for claims incurred through December 31, 2007. You cannot submit claims for dental treatment you incurred prior to January 1, 2008 for payment under the enhanced benefits.

If you have any questions, please phone the TBT Plan Administration Office at one of the above numbers.

Sincerely,

Martin R. Lowy

Fund Manager

On behalf of the Board of Trustees

MRL/mr

PLEASE NOTE

This Notice is intended to amend all TBT documents, notices and correspondence, including (but not limited to) the Guide To Your Benefits and Summary of Coverage.

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 *Guide To Your Benefits*. 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.

Si usted gustaria una copia en espanol, por favor de contactar la oficina de administracion de Teamsters Benefit Trust.