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PLAN CHANGE NOTICE
Summary of Material Modifications
Open Enrollment Procedural Change
RETAIN WITH YOUR BENEFIT PACKAGE FOR
FUTURE REFERENCE

August 1, 2007

To: **Teamsters Benefit Trust Active and Retired Participants**

Re: **Open Enrollment (Changing Your Medical or Dental Option) – *Procedural Change, Effective Immediately***

Dear Active or Retired Participant:

Each year, the Teamsters Benefit Trust (TBT) allows you to change your medical and / or dental¹ options. This is called “**Open Enrollment**” and in the past took place during August and September, with all changes effective October 1. **Effective immediately, TBT’s open enrollment period will no longer be limited to August and September but will run all year long.** You can make a change in your medical and / or dental¹ options once each year between January 1 and December 31. This allows you to make changes once every 12 months on a date that better suits your needs. Please read this notice carefully to better understand how this change affects you and your eligible dependents.

If you **do not** wish to make any changes at this time, no action is required. Keep this notice and the enclosed *Medical / Dental Option Information Order Form* with your TBT benefits booklet. If and when you are ready to make a change, fill out and submit the *Order Form*. You will receive the requested benefits material / forms and may change your medical or dental¹ option once, at any time during each Calendar year.

If you **do** wish to make a change at this time, please submit the enclosed *Medical / Dental Option Information Order Form* indicating the medical, dental or HMO material you would like to review prior to making your selection. Once you have reviewed the material, fill out and submit the *Medical Option Change Form* and / or *Dental Option Change Form* to the TBT Plan Administration Office. **Note:** If changing to an HMO, an HMO application is also required.

¹ Dental Option does not apply to Comprehensive Retiree Plan (CRP) participants.

Effective Date of Changes: Open enrollment change requests submitted on the approved medical or dental *Change Form* will be effective the first day of the **second** month following receipt of the change request. For example, if your change form is received on September 17, the change will be effective November 1. *This assumes that all the required forms have been submitted and you are eligible for benefits.* **SO IF YOU ARE CHANGING YOUR MEDICAL OR DENTAL OPTION, DO NOT ASSUME THAT YOU ARE ENROLLED IN YOUR NEW COVERAGE UNTIL YOU RECEIVE CONFIRMATION. You may also contact the TBT Plan Administration Office to confirm that your new coverage is in effect.**

Questions: All change requests must be submitted to the TBT Plan Administration Office using the required form. However, you may phone the Administration Office (at one of the above numbers) to,

- request information on the available medical and / or dental options;
- request HMO or DMO enrollment material;
- request medical or dental change forms;
- consult with a customer service representative regarding your specific circumstances; or
- confirm the effective date of new coverage (as noted above).

When you call... if you are an active participant (or eligible dependent), ask for the Open Enrollment Unit. If you are a retiree (or eligible spouse) ask for the Retiree Unit.

Unless you make changes your current medical and dental options will remain in effect.

Sincerely,

Martin R. Lowy
Fund Manager

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.