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PLAN CHANGE NOTICE
Summary of Material Modifications
Increased Lifetime Maximum
RETAIN WITH YOUR BENEFIT PACKAGE FOR
FUTURE REFERENCE

August 1, 2008

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, Retirement Security Plan (RSP) and Comprehensive Retiree Plan (CRP)

Re: **\$2,000,000 Lifetime Maximum Benefit Effective October 1, 2008**

Dear Active Plan and Retiree Plan Participant:

The Board of Trustees is pleased to inform you that if you are enrolled in your Plan's Self Funded Indemnity Medical Option the current medical benefit lifetime maximum of \$1 million will increase to **\$2 million**, effective October 1, 2008. If you are enrolled in an HMO through TBT this change does not apply because the TBT HMO options do not have a lifetime maximum.

The Trustees made this change because they concluded that, given the cost of healthcare, the current \$1 million lifetime maximum is simply too low to provide adequate coverage.

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

Summary of Material Modifications

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, Retirement Security Plan (RSP) and Comprehensive Retiree Plan (CRP)
\$2,000,000 Lifetime Maximum Medical Benefit, Effective October 1, 2008

August 1, 2008

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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.