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**TEAMSTERS**  
**BENEFIT**  
**TRUST**

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**PLAN CHANGE NOTICE**

**Summary of Material Modifications**

***Changes To Indemnity Plan Mammograms, Pediatric  
Vaccinations, Claims Statute of Limitations and to  
Coordination of Benefits Rules***

**RETAIN WITH YOUR BENEFIT PACKAGE FOR  
FUTURE REFERENCE**

December 30, 2009

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)

If you are enrolled in your Plan's Self Funded Indemnity Medical Option the following benefit changes apply to any claims incurred on or after January 1, 2010. If you are enrolled in an HMO option through TBT, only the Claims Statute of Limitations and Coordination of Benefits policy changes described here apply to you.

**Broader Coverage of Mammograms** *(Indemnity Plan Only)*

As of January 1, 2010, Mammograms will be covered under the plan provisions applicable to diagnostic, x-ray and lab services and the Plan will adopt the mammogram frequency guidelines of the American Cancer Society -- Mammograms will be covered annually at age 40 and over. Under the old rule, Mammograms were subject to the plan's annual "preventative care" limit.

**Broader Coverage of Pediatric Vaccinations** *(Indemnity Plan Only)*

As of January 1, 2010, Pediatric Vaccinations will be covered under the American Medical Association guidelines for pediatric vaccinations – the AMA guidelines provide for coverage of the vaccinations as indicated on the attached vaccine chart. Under the old rule, pediatric vaccinations were subject to the plan's annual "preventative care" limit.

**Claims Statute of Limitations**

As of January 1, 2010, a one-year "Statute of Limitations" applies to any lawsuit challenging the denial of your claim. Therefore, if you file a claim and it is denied, and you appeal that denial to the Board of Trustees and your appeal is denied, you will have no longer than **12 months** after you receive notice of the denial of your appeal to sue the Trust (and/or Trustees)

SUMMARY OF MATERIAL MODIFICATIONS

Teamsters Benefit Trust Active and Retired Participants in Plans I, I-A, I-85, III, III-A, IV, V, V-A, V-A-NEWS, VI, A, Retirement Security Plan (RSP) and Comprehensive Retiree Plan (CRP)  
January 1, 2010 Indemnity Plan Changes – Mammograms, Pediatric Vaccines, Claims Statute of Limitations and Coordination of Benefits Policy  
December 30, 2009  
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over the denial of your claim. Any suit brought later than 12 months will be untimely. Under the old rule, the Trust Fund had no specific limitations period on bringing a lawsuit.

**Coordination of Benefits**

As of January 1, 2010, the following was added to the Plan's Coordination of Benefits policy:

*"If your TBT coverage is secondary and your primary plan denies your claim for benefits because you have elected to receive treatment from a provider or facility outside of your primary plan's preferred provider network, TBT will coordinate benefits as though you received benefits from the primary plan under the primary plan's ordinary level of payment for preferred network hospitals or doctors."*

**If you have any questions regarding the contents of this notice, please call the TBT Plan Administration office using one of the above-referenced phone numbers and ask for the Claims Customer Service Unit.**

Sincerely,

Nora Johnson  
TBT Fund Manager  
*On behalf of the Board of Trustees*  
NJ/am

**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.