

T
B
T

**TEAMSTERS
BENEFIT
TRUST**

Post Office Box 5820
Fremont, California 94537
39420 Liberty Street, Suite 260
Fremont, California 94538
www.tbtfund.org

Telephone (510) 796-4676 • (800) 533-0119 • FAX (510) 795-0680

PLAN CHANGE NOTICE
Summary of Material Modifications
**ANNUAL MAXIMUMS FOUND IN PLANS I, I-85, I-A,
III, III-A, IV, V, V-A and VI**
**RETAIN WITH YOUR BENEFIT PACKAGE FOR
FUTURE REFERENCE**

October 15, 2010

To: All Plan Participants & Dependents

As of October 1, 2010, the new health care law – the “Patient Protection and Affordable Care Act” – applies to the Teamsters Benefit Trust (TBT). A prior notice dated August 25, 2010 explained the requirements of "grandfathered" plans that are applicable to TBT benefits as of the effective date. This notice supplements the earlier notice and explains additional changes also effective for claims incurred on or after OCTOBER 1, 2010.

| PLAN BENEFIT | FORMER LIMIT | NEW LIMIT AS OF 10-1-10 |
|--|--|--|
| For Indemnity Medical Plan participants, “ Preventative Care ” includes routine physical exams and related x-rays and lab work, pap tests, routine mammograms, PSA tests for detection of prostate cancer, flu shots, routine pediatric exams and immunizations (as recommended by the American College of Pediatrics). | \$250 Calendar Year Maximum | The Calendar Year maximum no longer applies. |
| For Indemnity Medical Plan participants and HMO enrollees, Alcohol or Chemical Dependency Treatment at an approved inpatient residential detoxification and treatment facility or a licensed Chemical Dependency Recovery Hospital (CDRH) authorized by the Teamsters Assistance Program (TAP) . | Up to two inpatient treatments per lifetime. <ul style="list-style-type: none"> ▪ First inpatient treatment paid at 100% up to a maximum of \$7,500. ▪ Second inpatient treatment paid at 80% up to a maximum of \$7,500. | The \$7,500 maximum on inpatient treatments no longer applies. |

YOUR TBT PLAN IS A “GRANDFATHERED HEALTH PLAN”

The TBT Board of Trustees has concluded that the Plans discussed in this notice are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the address listed on this notice. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,

Nora Johnson
Fund Manager
On behalf of the Board of Trustees

NJ/mr

PLEASE NOTE

This Notice is intended to amend all TBT documents, notices and correspondence, including (but not limited to) 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.