

Central Pennsylvania Teamsters Health and Welfare Fund

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CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND PLAN 13Y

Summary of Material Modification
JULY 6, 2010

Important changes to your benefits! *Please read carefully.*

Due to an insufficient increase (40 cents per the 2009 MOU) in the level of contributions to be made by YRCW beginning August 1, 2010, the Fund's Trustees made the following changes to the benefits under Plan 13Y:

SHORT TERM DISABILITY BENEFITS:

Benefits Eliminated for New Claims on or After August 1, 2010: If your first day off from work because of your illness or injury is on or after August 1, 2010, **no** short term disability benefits will be available. (Current benefit: \$100 per week for a maximum of 26 weeks with no extension of benefits.)

DENTAL BENEFITS:

New Benefits Effective January 1, 2011: \$600 Annual Benefit maximum, with the Fund paying claims at 60% of the Usual, Customary and Reasonable charges ("UCR"). The Orthodontic Benefits for eligible Dependents remains at a Lifetime Benefit maximum of \$3,000 for a Network provider, and \$2,000 for a non-Network provider. (Current Benefit: \$800 Annual Benefit maximum, with the Fund paying claims at 80% of UCR);

NOTE: For a full description of these Benefits, please see the Summary Plan Description. All other Benefits are unchanged at the present time. All Plan rules regarding Eligibility, Plan limitations, and Plan rules, policies and regulations continue to apply.

If you have questions, please contact the Fund office at 610-320-5500 or toll free in PA at 800-422-8330 or toll free in USA at 800-331-0420.