

Central Pennsylvania Teamsters Pension Fund

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SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Central Pennsylvania Teamsters Amended and Restated Defined Benefit Plan (the "Plan") adopted an amendment to Section 3.6 of the Plan relating to disability benefits under the Plan. The amendment was recently adopted, is effective retroactively to January 1, 2023, and removes restrictions on eligibility for a Disability Retirement Benefit that are due to Workers' Compensation. The Disability Benefits section in the Summary Plan Description is replaced as follows.

Disability Benefits

What happens if I become disabled?

If you Retire due to a total disability and you became totally disabled while working in Covered Employment, you will be eligible to receive a Disability Retirement Benefit, provided, at the time you apply for a Disability Retirement Benefit, you:

- are disabled as defined under the terms of the Plan,
- have at least 15 Years of Vesting Service,
- are not actively working at any job or occupation for gain at the time you submit an application for benefits or at the time of benefit distribution,
- are treated by the Social Security Administration (SSA) as having an onset date (for the specific disability entitling you to Social Security disability benefits) that is not more than 18 months after your last Hour of Service under the terms of the Plan,
- comply with the rules regarding eligibility for a Disability Retirement Benefit under the Plan terms and submit the SSA award and a completed application to the Fund Office, and
- submit additional information as the Fund Office requires to confirm continuing eligibility for a Disability Retirement Benefit.

You will be determined to be "totally disabled" by the Board of Trustees only if you submit to the Board of Trustees proof that you are entitled to Social Security Disability Benefits. You must provide the Pension Fund Office with a copy of your Social Security Notice of Award in its entirety, or your claim for a Disability Retirement Benefit will be denied.

In order to continue to receive Disability Retirement Benefits, the Board of Trustees may require you to submit proof of your continued entitlement to Social Security Disability Benefits.

Your Disability Retirement Benefit will be equal to the sum of your Future Service monthly benefit and your Past Service monthly benefit (if any), without any reduction for early commencement.

As mentioned above, you are eligible for the Combined Minimum Monthly Benefit if you meet the age and service criteria for the Combined Minimum Monthly Benefit (age 57 with 25 Years of Benefit Service) at the onset of your disability. However, if you are determined to be permanently and totally disabled by the Social Security Administration, the Plan will grant you an additional Year of Benefit Service and one additional year of age toward meeting these age and service requirements.

Payment of your Disability Retirement Benefit will begin as soon as administratively practicable following your filing of an application for this benefit and the Board of Trustees' determination that you have met the requirements for such benefit, but in no event will your Disability Retirement Benefit become payable prior to the date as of which you become entitled to receive Social Security Disability Benefits.

If you are determined to be eligible for a Disability Retirement Benefit, your Disability Retirement Benefit will be paid in the form of a Single Life Annuity which will provide you with level monthly payments during your lifetime only. If you are married and you die while receiving a Disability Retirement Benefit, your spouse will be eligible to receive the Pre-Retirement Survivor Annuity. (See the section of this SPD, "Death Benefits" for more information regarding this death benefit.)

The Disability Retirement Benefit is payable until the earlier of (i) your death, (ii) the date on which you engage in other employment (except for employment determined by the Trustees to be for the primary purpose of rehabilitation), (iii) the date of your recovery (as determined by your failure to continue to qualify for Social Security Disability Benefits), (iv) the date on which you refuse to comply with a request from the Board of Trustees to provide proof of your continued eligibility for Social Security Disability Benefits or (v) your Normal Retirement Date.

If you continuously receive the Disability Retirement Benefit until your Normal Retirement Date, payment of your Disability Retirement Benefit will end at your Normal Retirement Date, and you will be eligible to receive your Normal Retirement Benefit based upon your accrued benefit and the provisions of the Plan in effect, on the date your disability commenced. You must make an election as to the form of payment for your Normal Retirement Benefit. Payment of your Normal Retirement Benefit will not begin until you complete the Plan's benefit election process as described in the section of this SPD, "Applying for and Payment of Benefits".

Note: If you are determined to be eligible for a Disability Retirement Benefit with respect to which your disability "entitlement" date as determined by the Social Security Administration is prior to January 1, 2014, the following provisions apply to the payment of your Disability Retirement Benefit:

Your Disability Retirement Benefit will be paid in any of the forms available under the Plan, subject to written spousal consent, if applicable (See the section of this SPD, "Form of Payment").

The Disability Retirement Benefit is payable until the earlier of (i) your death, (ii) the date on which you engage in other employment (except for employment determined by the Trustees to be for the primary purpose of rehabilitation), (iii) the date of your recovery (as determined by your failure to continue to qualify for Social Security Disability Benefits), (iv) the date on which you refuse to comply with a request from the Board of Trustees to provide proof of your continued eligibility for Social Security Disability Benefits or (v) your Normal Retirement Date.

If you continuously receive the Disability Retirement Benefit until your Normal Retirement Date, you will be deemed to have Retired upon your Normal Retirement Date, and you will be eligible to receive your Normal Retirement Benefit based upon your accrued benefit and the provisions of the Plan in effect, on the date your disability commenced.

If you have any questions or would like more information, please contact the Fund Office.