

TEAMSTERS LOCAL 170
HEALTH & WELFARE FUND



Administrative Offices
330 Southwest Cutoff
Suite 202
Worcester, MA 01604

April 8, 2016

Dear Participant:

This document is a Summary of Material Modifications (SMM) intended to notify you of changes made to the Plan of benefits of the Teamsters Local 170 Health and Welfare Fund (the "Plan"). Since this document contains important changes to the Fund Plan Document and the Summary Plan Description (the Blue 3-Ring Binder) you received previously for the Plan, you should review it carefully (and share it with your family), and keep it with your copy of the Summary Plan Description.

As a result of the Health Insurance Portability (HIPAA) and Accountability Act and the Affordable Care Act (ACA) group health insurance coverage may not impose any pre-existing condition exclusion. The Plan Document, effective June 17, 2013 (Page 69) Sections 16 and 17 provides that the Plan does not contain or impose any pre-existing exclusions. However, there are sections of the Plan Document that have been interpreted to contain "hidden" pre-existing exclusions.

In order to clarify or eliminate any such interpretations, the Plan has been amended, effective June 17, 2013, as follows:

Section 3.12 C2, (Page 35), Major Medical Expense Benefit – this language has been deleted in its entirety and replaced with the following language:

"2. For or in connection with cosmetic surgery unless the Participant or his Dependent receives an injury as a result of an accident for major medical expense benefits which results in damage to the person requiring the cosmetic surgery;"

Section 3.12 C3, a (Page 35), Major Medical Expense Benefit – this language has been deleted in its entirety and replaced with the following language:

"3. For or connection with treatment of the teeth or periodontium unless such expenditure are incurred for: a) charges made for, or in connection with dental work necessitated by injury to natural teeth sustained;"

Section 4.1 E (Page 41), General Limitations – this language has been deleted in its entirety and replaced with the following language:

“E. Cosmetic No payments will be made for expenses for or in connection with any procedures, products or services that affect the appearance only, or which are performed for a purely aesthetic superficial benefit, except as required to repair damage received in an injury, or as provided for by federal law, including but not limited to the provisions of The Women’s Health Act of 1998.”

Sincerely,

Trustees of Teamsters Local 170 Health and Welfare Fund

This document is intended to serve as a “Summary of Material Modifications” (SMM) pursuant to the requirements of Section 104 of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). This SMM is provided to notify you of certain changes to the Teamsters Local 170 Health & Welfare Fund Benefit Plan. The effective dates of the changes are noted. Please keep this SMM with your Summary Plan Description for future reference. This document summarizes certain provisions of the Plan. If there is any conflict between the terms of the Plan document and this document, the terms of the Plan document will govern. The Teamsters Local 170 Health & Welfare Fund reserves the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan. If you have any questions after reviewing the SMM, you may call the Health & Welfare Fund at 1-508-791-3416. The Teamsters Local 170 Health & Welfare Fund reserves the right to change or terminate the health care benefits you currently receive, to change or terminate the eligibility of classes to be covered by the health plan, to change or terminate any health plan term or condition, and to terminate the entire health plan or any part of it at any time and for any reason. No consent of any employee/retiree is required to terminate, modify, amend or change the health care benefits provide by Teamsters Local 170 Health & Welfare Fund.