

SUMMARY OF MATERIAL MODIFICATIONS

**NEW YORK STATE TEAMSTERS COUNCIL
HEALTH & HOSPITAL FUND**

(Plan No.: 501; I.D. No.: 15-0551885)

Dated: October 28, 2009

Dear Participant:

This Summary of Material Modifications contains important information regarding a change adopted by the Board of Trustees of the New York State Teamsters Council Health & Hospital Fund (the "Fund").

BANKRUPTCY MATTERS

Effective January 1, 2010 the specific coverage for Bankruptcy matters will be as follows:

On a Chapter 7 proceeding, the Plan will pay a legal fee of up to eight hundred dollars (\$800.00) for the provision of this service. In addition, you will be liable to pay up to an additional eight hundred dollars (\$800.00) in legal fees for the provision of this service. Therefore, the total legal fee that may be charged in a Chapter 7 proceeding by a Participating Provider cannot exceed one thousand six hundred dollars (\$1,600.00).

On a Chapter 13 proceeding, the Plan will pay a legal fee of up to one thousand one hundred dollars (\$1,100.00) for the provision of this service. In addition, you will be liable to pay up to an additional one thousand one hundred dollars (\$1,100.00) in legal fees for the provision of this service. Therefore, the total legal fee that may be charged in a Chapter 13 proceeding by a Participating Provider cannot exceed two thousand two hundred dollars (\$2,200.00).

You should keep this letter with your Health & Hospital Fund Summary Plan Description booklet. It is important to retain this information until a new Summary Plan Description booklet is issued to you. If you have any questions, please contact the Fund Office.

Sincerely,

**BOARD OF TRUSTEES OF THE
NEW YORK STATE TEAMSTERS COUNCIL HEALTH & HOSPITAL FUND**