

**SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS**

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

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

February 2017

Dear Participant:

The following is an updated notice for your Health & Hospital Fund Basic Employee Life Insurance and Accidental Death and Dismemberment Benefit Plan:

PREMIUM WAIVER.

Unum does not require premium payments for an insured employee's life insurance coverage if he or she is under age 65 and disabled for 6 months. Also, Unum does not require premium payments for dependents when Unum approves an insured employee's claim for premium waiver of life insurance. Unum does not require further premium payments for dependents during the period the life insurance premium is waived.

If a premium waiver claim is based on your disability, written notice and proof of claim must be sent no later than 90 days after your employer last pays premiums for this coverage on your behalf. Generally, this occurs 6 months after your date of disability.

If you have any questions, please contact the Fund Office at 315.455.9790.

Sincerely,

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