

SUMMARY OF MATERIAL MODIFICATIONS

**NEW YORK STATE TEAMSTERS COUNCIL
PREPAID LEGAL SERVICES FUND
(Plan No.: 502; I.D. No.: 16-1396951)**

November 1, 2008

Dear Participant and Beneficiary:

This Summary of Material Modifications contains important information regarding a change adopted by the Board of Trustees of the New York State Teamsters Council Prepaid Legal Services Fund (the "Fund"), effective January 1, 2009. You should keep this document with your copy of the Summary Plan Description for the Fund.

With respect to workers' compensation claims, the Fund currently provides a \$400.00 coverage allowance. This means that the Fund pays a flat fixed fee of \$400.00 to a Participating Attorney to represent you in a Workers' Compensation matter. This Summary of Material Modifications advises you that the Fund will change the coverage it provides for workers' compensation claims as follows:

**ELIMINATION OF COVERAGE ALLOWANCE FOR
WORKERS' COMPENSATION CLAIMS**

Effective January 1, 2009, the Fund will eliminate the \$400.00 coverage allowance for workers' compensation claims.

Notwithstanding this change in coverage, you will continue to receive a twenty percent (20%) discount on the fee that the Participating Attorney that is representing you may seek to be awarded from the Administrative Law Judge presiding over your workers compensation case.

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

Sincerely,

BOARD OF TRUSTEES
NEW YORK STATE TEAMSTERS COUNCIL
PREPAID LEGAL SERVICES FUND