

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

**NEW YORK STATE TEAMSTERS COUNCIL  
HEALTH & HOSPITAL FUND  
Basic Employee Life Insurance and  
Accidental Death and  
Dismemberment Benefits**

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

August 25, 2023

Dear Participant:

The following is a notice describing recent changes to the General Eligibility & ERISA Rights Information booklet of the Summary Plan Description (“SPD”) for the New York State Teamsters Council Health & Hospital Fund (“Fund” or “Plan”). You should keep this notice with your SPD for permanent reference. If you have any questions, please contact the Fund Office at 877.698.3863 or 315.455.9790, Option 2.

Effective **February 1, 2023**, The Standard Life Insurance Company of New York (“**Standard**”) became the administrator of the Fund’s Life Insurance and Accidental Death and Dismemberment plan along with the Optional Life insurance coverage previously provided. Consistent with this change, the Plan has revised the SPD’s Section 7, “Claims and Appeal Procedures” within the General Eligibility & ERISA Rights Information Booklet, as follows:

The description of first notice, or “initial decision” concerning a claim for benefits came from the Fund was amended to provide that effective February 1, 2023, an initial decision may also come from the claims administrator, which for this Plan is Standard.

Second, the one-year period for commencement of legal action following a denied appeal, described in Paragraph G, “The Trustees’ Decision is Final and Binding”, starts on the date that the adverse benefit determination is placed in the mail or the date of the letter upholding the adverse benefit determination.

Finally, under “Receipt of Claim”, the term “Proof of Loss” was added to describe the claim. This aligns the term in the SPD to the Standard’s Group Insurance Policy.

Sincerely,

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