SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

NEW YORK STATE TEAMSTERS COUNCIL HEALTH & HOSPITAL FUND MEDICAL BENEFITS

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

October 18, 2024

Dear Participant:

This Summary of Material Modifications ("SMM") provides notice of a recent change to the Medical booklet of the Summary Plan Description ("SPD") for the New York State Teamsters Council Health & Hospital Fund ("Fund" or "Plan"). Effective January 1, 2025, the Board of Trustees has increased Plan coverage for hearing aids as more fully described below. You should keep this SMM with your SPD for permanent reference. Effective January 1, 2025 the respective Schedules of Benefits attached to the booklet as Exhibit A were amended by updating the "Hearing Aid Benefit" Sections to read as follows:

PLAN BENEFIT	IN NETWORK BENEFITS	OUT OF NETWORK	PAGE#
GUIDE	YOU PAY	BENEFITS	MEDICAL
		YOU PAY	PLAN
Hearing Aids	\$5,000 Allowance	\$5,000 Allowance and Balance	27
(Allowance combined	Adult - every 3 years	up to Charge	
between in-network, out-	Children under 13 - Allowed	Adult - every 3 years	
of-network and	every calendar year per EAR	Children under 13 - every	
TruHearing providers)		calendar year per EAR	
	Option to buy TruHearing		
	Aids (subject to Allowance		
	and frequency):		
	 TruHearing Advanced 		
	Aids - \$0 copayment per		
	aid		
	 TruHearing Premium Aids 		
	- \$300 copayment per aid		

If you have any questions, please contact the Health Fund at 315.455.9790 or toll free at 1.877.698.3863, Option 1 to speak to a Health Analyst.

Sincerely,

BOARD OF TRUSTEES NEW YORK STATE TEAMSTERS COUNCIL HEALTH & HOSPITAL FUND (B0181215.2) 10096988.1