

NOTICE TO PARTICIPANTS
NEW YORK STATE TEAMSTERS COUNCIL
HEALTH & HOSPITAL FUND

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

January 25, 2011

Dear Participant:

This is notification that effective **February 1, 2011** First Unum Life Insurance Co. ("Unum") will become the new underwriter and administrator for your Life and AD&D insurance. Please note that there is no change in the benefit plan. This is a change from the current administrator of Dearborn National.

If you have any questions or need assistance in clarifying the above benefit, please contact Member Services in the Health Fund at 315.455.9790 or 877.698.3863 and select Option 1.

Sincerely,

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