SUMMARY OF MATERIAL MODIFICATIONS

NEW YORK STATE TEAMSTERS COUNCIL -UNITED PARCEL SERVICE ("UPS") RETIREE HEALTH FUND (Plan No.: 501; I.D. No.: 46-4111565)

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January 29, 2015

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 - United Parcel Service ("UPS") Retiree Health Fund (the "Fund"), effective January 1, 2015. You should keep this document with your copy of the Summary Plan Description for the Fund.

Section 3. **ELIGIBILITY AND COVERAGE FOR FUND BENEFITS**, Subsection A, **INITIAL ELIGIBILITY AND COVERAGE**, is hereby amended by deleting the first paragraph of No. 1 "Your legal spouse" and replacing it with the following new language shown in italics:

1. "Your legal spouse. Your legal spouse, as defined by the IRS, is eligible for coverage only if he or she was the spouse on the date of your retirement from UPS. A copy of your marriage certificate and your spouse's birth certificate must be provided to the Fund Office at the time of your spouse's enrollment."

If you have any questions, please contact the Fund Office at 877.698.3863, option#3.

Sincerely,

BOARD OF TRUSTEES NEW YORK STATE TEAMSTERS COUNCIL-UNITED PARCEL SERVICE ("UPS") RETIREE HEALTH FUND