SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

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

(Plan No.: 501; I.D. No.: 46-411565)

February 1, 2020

Dear Participant:

The following is an updated notice for your Summary Plan Description effective March 31, 2020:

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The Section "Major Medical Benefits" starting on page 15 is amended in the

Subsection "Definitions" starting on page 18 to add the following definition as a new

Number 9, re-designating Definitions 9 through 25 as Definitions 10 through 26:

9. Gene Therapy. Gene therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. The Fund does not cover any charges related to gene therapy, regardless of whether those therapies have received approval from the U.S. Food and Drug Administration (FDA) or are considered experimental or investigational. Examples of gene therapy include, but are not limited to, Zolgensma, Luxturna, and Chimeric Antigen T-Cell (CAR-T) Therapies such as Kymriah and Yescarta. II.

The Section "Major Medical Benefits" starting on page 15 is amended in the

Subsection "Exclusions" starting on page 44 to add the following as a new Number 15,

re-designating Exclusions 15 through 37 as Exclusions 16 through 38:

15. Gene Therapy. The Fund does not cover any charges related to gene therapy, regardless of whether those therapies have received approval from the U.S. Food and Drug Administration (FDA) or are considered experimental or investigational. Gene therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. Examples of gene therapy include, but are not limited to, Zolgensma, Luxturna, and Chimeric Antigen T-Cell (CAR-T) Therapies such as Kymriah and Yescarta.

III.

The Section "Prescription Drug Benefits" starting on page 54 is amended to add

the following exclusion, at the end of the Subsection "Your Prescription Drug Benefit

Benefits at a Glance" under the heading "No Benefits are provided for the following"

on page 55:

12. Gene therapy, including, but not limited to, all Gene Therapy drugs (for example, Zolgensma, Luxterna, and Strensiq).

Sincerely,

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