

**CENTRAL PENNSYLVANIA TEAMSTERS  
HEALTH & WELFARE FUND  
PLAN 16**

**Summary of Material Modification  
July 2013**

**Important changes to your benefits! Please read carefully.**

This notice includes information about:

a clarification to the Plan's rules where your Spouse or Dependent's health plan is a high deductible health plan (HDHP) with a health savings account (HSA), consistent with the federal law governing HSA.

**A. Clarification of Rules Where the Spouse or Eligible Dependent is Covered under a Health Savings Account ("HSA").**

(i) If your Spouse (or an Eligible Dependent) is covered under a high-deductible health plan with a health savings account (HSA), this Spouse or Dependent may not be covered under this Plan. If your Employer pays on a Component basis, the Employer will not be responsible for Contributions for this Spouse or Dependent.

**IMPORTANT NOTE:** Your spouse should be aware that the applicable federal regulations provide that in order to be eligible to enroll in an HDHP with an HSA, the individual may NOT have other health coverage, which includes group health coverage like the type the Fund provides.