

Central Pennsylvania Teamsters Health and Welfare Fund

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CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND PLAN 13 INITIATING NEW PLAN 13Y

Summary of Material Modification SEPTEMBER 2009

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

DUE TO THE REDUCED LEVEL OF CONTRIBUTIONS TO BE MADE TO THE CPT HEALTH & WELFARE FUND BY YRCW, THE FUND'S TRUSTEES HAVE MADE THE FOLLOWING CHANGES TO YOUR BENEFITS.

THE CHANGES FOR DENTAL, PRESCRIPTION AND DEATH AND ACCIDENTAL DEATH BENEFITS WILL BE EFFECTIVE OCTOBER 1, 2009. THE CHANGES FOR SHORT TERM DISABILITY BENEFITS WILL BE EFFECTIVE SEPTEMBER 15, 2009

Who does this change affect? Employees of YRC (Yellow and Roadway) and related companies, including New Penn and USF Holland for whom Contributions are made for hours reported from 8/1/2009 will be shifted from Plan 13 to Plan 13Y effective October 1, 2009. The effective date for the change in Short Term Disability Benefits will be September 15, 2009 and will only affect those individuals first becoming Eligible for such Benefits on or after that date.

Why are our benefits being decreased? The benefits are being decreased because, pursuant to a Memorandum of Understanding between YRC., Inc., USF Holland, Inc. and New Penn Motor Express, Inc. (the Employer) and the Teamsters National Freight Industry Negotiating Committee ("TNFINC", or the Union), the Employer will make a reduced contribution to the Fund rather than the full amount needed to provide the current level of benefits.

What changes are being made to my benefits?

Dental Benefits:

New Benefits Effective 10/1/09: \$800 Annual Benefit maximum, with the Fund paying claims at 80% of the Usual, Customary and Reasonable charges ("UCR"). The Orthodontic Benefits for eligible Dependents remains at a Lifetime Benefit maximum of \$3,000 for a Network provider, and \$2,000 for a non-Network provider. (Current Benefit: \$1,000 Annual Benefit maximum, with the Fund paying claims at 100% of UCR);

NOTE: If you or an Eligible Dependent have already received \$800 of your Annual Benefit by October 1, 2009, no additional Dental Benefits will be available for the 2009 Benefit Year. In addition, allowable Dental claims incurred after October 1, 2009 will be paid at 80% of the UCR.

Prescription Benefits:

New Benefits Effective 10/1/09:

Retail: (Maximum 34 day supply) Copayments for prescription drugs at retail will be \$10 for Generics, \$30 for Brand Name Drugs and \$50 for drugs on the Fund's Negative Formulary. (Current copayments at retail are: \$5 for generics, \$15 for Brand Name Drugs and \$30 for drugs on the Fund's Negative Formulary);

Mail Order: (Maximum 90 day supply) Copayments for prescription drugs at retail will be \$30 for Generics; \$60 for Brand Name Drugs and \$100 for drugs on the Fund's Negative Formulary. (Current copayments at mail order are \$15 for Generics; \$30 for Brand Name Drugs and \$60 for drugs on the Fund's Negative Formulary).

Death and ADD Benefits:

New Benefits Effective 10/1/09: \$10,000 for the Participant. The Death benefit will remain at \$2,000 for a dependent. (Current Benefit: \$35,000 for the Participant and \$2,000 for a dependent.)

Short Term Disability Benefits:

New Benefits: If your first day off from work because of your illness or injury is on or after 09/15/09, your benefits will be as follows: \$100 per week for a maximum of 26 weeks with no extension of benefits. (Current Benefits: \$275 per week for a maximum of 26 weeks with a possible 10 week extension at a reduced rate.)

NOTE: For a full description of these Benefits, please see the Summary Plan Description. All other Benefits are unchanged at the present time. All Plan rules regarding Eligibility, Plan limitations, and Plan rules, policies and regulations continue to apply.

If you have questions, please contact the Fund Office at 610-320-5500 or toll free in PA at 800-422-8330 or toll free in USA at 800-331-0420.