

Central Pennsylvania Teamsters Pension Fund

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SUMMARY OF MATERIAL MODIFICATIONS TO THE DEFINED BENEFIT PLAN AND THE RETIREMENT INCOME PLAN 1987 REGARDING CLAIM REVIEW PROCEDURES

The Board of Trustees adopted two identical amendments to the Defined Benefit Plan and to the Retirement Income Plan 1987. The amendments relate to the Claim Review Procedures used by the Fund. In the future, if your claim is denied, you or your representative may present your facts and arguments to the Claim Review Committee in writing, or upon request, you or your representative may present your facts and arguments to the Claim Review Committee by telephone conference. The Fund Office is no longer able to accommodate in person presentations to the Claim Review Committee.