

January 7, 2010

Teamsters' National Benefit Plan ("the Plan")

Dear Benefit Plan Members:

Our best wishes to you for the year 2010! Please find below, reminders and updates on recent Benefit Plan improvements approved by the Plan's Board of Trustees.

We extend a warm welcome to new members of the Plan and to those returning after a break in coverage.

We remind you that your Plan booklet is a good source of information regarding the benefits provided by the Plan. However, should you have questions regarding your coverage, please call us directly at 604-552-2650. Our office takes pride in the personalized assistance we are able to offer Plan members.

Gail Johnson, Administrator

2009 / 2010 Plan Improvements

As you know, the Trustees of the Teamsters' National Benefit Plan meet regularly to discuss the Plan's benefits and finances. As a result of input from the membership, a review of the Plan's finances and changes in the benefits industry generally, the Trustees approved the following Plan improvements:

WEEKLY INDEMNITY

- Effective **January 1, 2010**, the **Weekly Indemnity** rate for **Plans A and B** increased from \$455.00 per week to **\$500.00 per week**. The increased rate is limited to **disabilities incurred on or after January 1, 2010**.

DENTAL

- "Effective **January 1, 2009**, the maximum benefit payable for any eligible person for **Basic and Major** services performed in any calendar year increased to a combined limit of **\$3,000.00 for Plans A and D**. The increased rate is limited to Basic and Major Dental services **performed on or after January 1, 2009**.

In addition, effective **January 1, 2009**, the lifetime benefit payable for **orthodontic services** for any eligible person was **increased to \$3000.00 per lifetime**. This includes only services performed on or **after January 1, 2009**.

PARAMEDICAL SERVICES

- Effective **June 1, 2009**, the **accepted per visit fee** is increased from \$30.00 to \$40.00 for chiropractor, physiotherapist, massage therapist, podiatrist, naturopath, speech therapist and acupuncturist.