

## JOINT BENEFIT TRUST

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**Date** November 2, 2015  
**To:** All Plan Participants and their Dependents, and COBRA Participants  
who are enrolled in the 1400-Hour Plan  
**From:** Board of Trustees, Joint Benefit Trust

### IMPORTANT NOTICE ABOUT YOUR PLAN COVERAGE

This notice concerns changes (“material modifications”) to the Joint Benefit Trust’s 1400 Hour Plan made to the Plan by the Employers and the Union in the CPI/Cannery Council Collective Bargaining Agreement. Please take the time to read it carefully – these changes significantly impact your benefits under the JBT.

### NO BENEFITS FOR OUT-OF-NETWORK SUBSTANCE ABUSE TREATMENT

**Beginning January 1, 2016 the 1400 Hour Plan will cover treatment of substance abuse only if you are treated by a Teamsters Alcohol Rehabilitation Program (TARP) provider and facility. Treatment by a provider or at a facility that is *not* contracted with TARP will not be covered.** Be sure to call TARP at 1-800-522-8277, before seeking treatment for substance abuse so TARP can direct you or your dependents an appropriate program or treatment center that will meet you or your dependent’s treatment needs.

**Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.**

This Notice is intended to amend all JBT documents, notices and correspondence, including (but not limited to) the 1400 Hour Summary Plan Description (SPD). This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the SPD. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the 1400 Hour Plan. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate or interpret and decide all matters under the 1400 Hour Plan, or any benefits provided under the 1400 Hour Plan, in whole or in part, at any time and for any reason.

Si usted gustaría una copia en español, por favor de contactar la oficina de administración de Joint Benefit Trust.

*In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.*