



**TEAMSTERS WELFARE FUND OF
NORTHERN NEW JERSEY LOCAL 723**

**Union Trustee
John Humphrey**

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Administrator**

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Summary Material Modification Effective August 1, 2019

Teamster Welfare Fund of Northern New Jersey Local 723 Summary Plan Description dated January 1, 2017 shall be amended and supplemented as follows concerning non assignment of member's welfare benefits. This shall be added to the General Exclusions section of the SPD.

Medical, dental, vision, hospital and any other benefits described in the Plan Document are provided only for the Employee Member and their eligible dependents and Beneficiary. These benefits and the right to receive payment under this welfare benefit Plan cannot be transferred or assigned in whole or in part to any other person, entity, Hospital, provider or other entity. This includes an assignment of the benefits due to you for covered services under this Plan and an assignment of your right to receive payments for covered services under this SPD as well as an assignment of a claim for damage resulting from a breach, or an alleged breach, of the Plan Description.

The Trustees reserve the right to honor an assignment of benefits and pay directly. However, any entity's right to be paid directly shall be by a contract between the Plan and the Participant directly.

Sincerely,

**Trustees,
Teamster Health & Welfare Fund of Northern NJ Local 723**