

TEAMSTERS LOCAL 639 – EMPLOYERS HEALTH FUND

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Dear Participants and Beneficiaries:

In this time of national crisis, we wanted to let you know how the Teamsters Local 639 – Employers Health and Pension Funds are responding.

- **The Operations of the Funds** – Due to the declared state of emergency, the Fund Office remains closed to visitors. The Funds' Staff, however, continue to do their work in administering your pensions and healthcare, including the processing of your claims. If you have any questions or concerns, they remain available to answer them by phone.
- **Changes to the Plan of Benefits** – Accompanying this letter is a notice of additional changes made in the Health Fund's plan of benefits in response to the COVID-19 pandemic. The Trustees are continuing to review the situation to see what other measures might be taken to assist our Participants and Beneficiaries without jeopardizing the financial health of the Fund.
- **Market Declines** – As you are aware, the financial markets have experienced a significant decline as a result of the crisis. All investors have been affected, including the Pension Fund. The Trustees are closely monitoring the situation in consultation with their professionals, and, just as you are with your own family finances, are prepared to take any action that is necessary and prudent.
- **Legislative Action** – The Trustees are closely monitoring Congress for legislative action to assist the Funds and their participants and beneficiaries during this crisis. As we understand it, Congress is continuing to consider funding continued healthcare for employees laid off during the crisis, but has not yet reached agreement on this issue. We are monitoring this important legislation through our professionals, our Union, and industry organizations and associations.

Additionally, Congress is considering legislative relief for pension funds to help expedite their recovery from the downturns in the financial markets. We are continuing to monitor these efforts as well.

Our foremost wish for you is that you stay safe and healthy. As you know, currently, there is no vaccine against, nor proven treatment for, the COVID-19 virus. If you believe you have been exposed to the virus or if you are showing symptoms, please contact your healthcare provider as soon as you can. Otherwise, you should follow the guidelines issued by the Centers for Disease Control ("CDC"), which may be found on

their website: <https://www.cdc.gov/coronavirus/2019-ncov/index.html> You may also want to contact your state Department of Health. Most of all, we advise you to be smart, stay calm and take this public health matter seriously by following the directives of the CDC and your local authorities.

We are continually monitoring this quickly changing situation and will update you as needed.

Sincerely,
The Trustees