



HEALTH PROFESSIONALS AND ALLIED EMPLOYEES, AFT/AFL-CIO
RETIREE MEDICAL TRUST
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NOTICE OF PLAN AMENDMENT

TO:

FROM: Plan Participants; Health Professionals and Allied Employees, Aff /AFL-CIO
("HPAE"), Retiree Medical Trust

RE : Board of Trustees, HPAE Retiree Medical Trust

DATE: Prevention of Assignment of Benefits and Rights
(Amendment No. 10 to the Medical Expense Reimbursement Plan)

March 2016

You are a participant in the Medical Expense Reimbursement Plan (the "Plan") of the HPAE Retiree Medical Trust (the "Trust"). This Notice contains important information about your rights and benefits under the Plan. Please file it with your important documents.

The Board of Trustees recently adopted Amendment No. 10 to the Plan. This Notice summarizes the Amendment, which became effective January 25, 2016.

Prohibition of Assignment of Benefits and Rights. To protect your right to receive your benefits from this Plan, the Trustees have added provisions to the Plan prohibiting (by making void) any attempt by a creditor of a participant from suing the Plan. The provisions also prohibit any attempt by a participant to assign his or her rights and benefits under the Plan to medical providers or any other entity. This Plan will only pay benefit claims to a Plan Beneficiary, not to any other entity or individual (except a legal representative appointed by a court).

You may view Amendment No. 10 on the Trust's webpage at www.hpae.org/members/retiree. If you would like to receive a hard copy of the Amendment, or if you have any questions, please don't hesitate to call Tara Carter at (201) 947-8000.

NOTE: This Notice serves as the Summary of Material Modifications, as required by the Employee Retirement Income Security Act of 1974 (ERISA), and as such, is designed to explain recent changes made to the Medical Expense Reimbursement Plan (the "Plan"). However, this Notice does not provide all the details and limitations of the Plan. Exact specifications are provided in the "Medical Expense Reimbursement Plan of the Health Professionals and Allied Employees, AFT/AFL-CIO Retiree Medical Trust," effective August 1, 2014 (Dr. 4/10/14), and as amended thereafter, which will prevail in case of conflict with this Notice.

