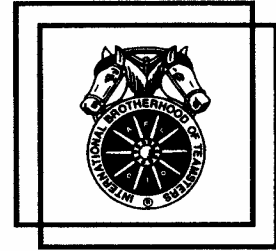


TEAMSTERS LOCAL 294
 AFFILIATED WITH
INTERNATIONAL BROTHERHOOD OF TEAMSTERS
 LABOR TEMPLE 890 THIRD STREET ALBANY, N.Y. 12206
 PHONES: 489-5436 • 489-5437 • 489-5438
 FAX 518-453-9251



JOHN BULGARO
 PRESIDENT
 and PRINCIPAL EXECUTIVE OFFICER

KEVIN D. HUNTER
 SECRETARY-TREASURER

March 23, 2004

Eligibility for Medical and Dental Benefits

In order to maintain your benefits you must work at least **130 HOURS** during a scheduled 3 month period to be entitled to benefits for the following three months. That means you must average at least 11 hours per week (assuming a 12 week period to be on the safe side) to be eligible for benefits. If you don't work 130 hours in the previous benefit period you will not be eligible for benefits in the current period. Benefits will only resume in the following period if 130+ hours are worked in the current period. Excess hours worked in one 3 month period do not carry over to the next 3 month period. Refer to the chart below for scheduled benefit periods.

130 + hours worked in the 3 month periods below....	...entitle you to benefits in the immediately following 3 month periods below
September, October, November	January, February, March
December, January, February	April, May, June
March, April, May	July, August, September
June, July, August	October, November, December