

**TEAMSTERS LIFE INSURANCE TRUST FUND**  
**ELIGIBILITY AND BENEFIT INSERT**

**PLAN C**

**SMITH FROZEN FOODS**

**January 1, 2013**

The information below supplements the information provided on employer-paid coverage and the level of benefits provided in the Summary Plan Description. Keep this insert with your SPD.

**Eligibility**

If you are a full-time employee in a classification covered by one of the bargaining agreements listed below between the Smith Frozen Foods and Teamsters Local 839, you are eligible for employer-paid life insurance and accidental death and dismemberment benefits the month following every month you receive compensation pursuant to such agreement.

Agreements

*Clerical Employees & Records Technicians*—full time employees in the City Hall Division (Receptionist, Court Clerk, Records Technicians, Accounting Technician I, Accounting Specialist)

*Public Works Division*—full time employees in the Public Works Division (street, parks, cemetery, buildings & grounds, and sewer departments)

Non-covered employees

Supervisory, professional, temporary and part-time employees are not covered. A temporary, part-time employee is defined as an employee who is compensated for less than eight hundred (800) hours in any one calendar year.

When Employer-Paid Coverage Ends

Employer-paid life insurance coverage ends 31 days (the “extension period”) after the last day of the month following the last month you received compensation as a full-time employee covered by one of the bargaining agreements referenced above.

**Example** You were compensated by your employer in both January and February  
**Personal** but then took a personal leave or quit work so that you received no compensation during March. You are covered in February because you were  
**Leave** compensated in January and you are covered in March because you were  
**Or** compensated in February. You are also covered by life insurance during  
**Quit Work** April because of the 31-day “extension period.”

