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PLAN CHANGE NOTICE

RETAIN WITH YOUR BENEFIT PACKAGE FOR FUTURE REFERENCE

December 15, 1998

To: Participants In TBT Plans I, II, III, IV, V (Five), A, G, Comprehensive Retiree Plan (CRP),
Basic Retiree Plan (BRP) and Supplemental Retiree Plan (SRP)

Re: Post-Mastectomy Reconstructive Surgery Benefits
For Claims Incurred On Or After January 1, 1999

Dear Participant:

On October 21, 1998, President Clinton signed into law the Women's Health and Cancer Rights Act of 1998, which requires group health plans that cover mastectomies to provide certain post-mastectomy reconstructive surgery benefits and to inform you of the availability of these benefits.

Your TBT Plan has always covered mastectomies and items *one* and *three* below. Starting January 1, 1999, item *two* will be added; therefore, your Plan will cover mastectomies and:

1. Reconstruction of the breast on which the mastectomy was performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prostheses and physical complications of all stages of mastectomy including lymphedemas.

NOTE TO HMO PARTICIPANTS: *If you are enrolled in an HMO, mastectomy benefits are provided through the HMO which will provide its own notice to enrollees concerning mastectomy benefits. However, please keep this Notice with your TBT benefit package for reference in the event that you change to the Indemnity Plan at a future date.*

If you have any questions concerning your coverage, please phone the TBT Plan Administration Office at (510) 796-4676 or (800) 533-0119.

Sincerely,

Martin R Lowy

Martin R. Lowy
Fund Manager

MRL/mr