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Teamsters Union 25 Health Services & Insurance Plan

TeamstersCare

16 Sever Street
Sullivan Square
Charlestown, MA
02129-1305

Telephone

local: 617-241-9220
in MA: 800-442-9939
outside MA: 800-225-6135

Fax: 617-241-8168

www.teamsterscare.com



Dear TeamstersCare Retiree,

June 2011

Each year, the Fund reviews the costs of providing medical and prescription drug coverage to our TeamstersCare retirees and tries to minimize any necessary increase in rates. Last year, the Trustees increased the amount of the Fund's subsidy for your benefits beginning July 1, 2010 and increased retiree rates by only 5% even though costs were much higher.

Beginning July 1, 2011 your monthly cost as a participant in the Early Retiree Medical Program will increase by \$47 per person. This year, the Fund received reimbursement from the federal Early Retiree Reinsurance Program, without which your cost surely would have increased by a larger amount.

Effective September 1, 2011, even though not required by federal law, the Trustees voted to allow retirees to enroll adult dependent children up to age 26 in the Fund if they do not have access to employer provided coverage. We will mail you more information about the extended dependent eligibility in July.

If you are age 65 and over and participate in the Retiree Prescription Drug Program, your monthly cost will not increase.

Going forward, the TeamstersCare Trustees will continue to do everything they can to keep increases in your monthly contributions to a minimum.

See the other side of this letter for the new contribution schedules. Each schedule shows the amount that you currently pay, based on retirement date, age and years of service, and the amount that you will need to pay effective July 1, 2011.

If you entered the TeamstersCare Early Retiree Program on or before April 1, 2002, see Schedule I; if you entered the TeamstersCare Early Retiree Program after April 1, 2002, see Schedule II; and if you are age 65 and over and in the TeamstersCare Retiree Prescription Drug Program, your monthly contribution is listed in Schedule III and has not changed.

If you've authorized the Fund to deduct your retiree contribution directly from your pension check, the amount of your check will be adjusted automatically. If you make your monthly contribution by check, please make note of the new contribution amounts beginning with coverage for July 1, 2011.

If you have any questions about your monthly contribution or would like more information about the TeamstersCare Retiree Programs, please feel free to call Charlestown Member Services.

Thank you,
Your TeamstersCare Staff

Retiree Member Monthly Contributions

all amounts become effective July 1, 2011

EARLY RETIREE TEAMSTERSCARE MEDICAL PROGRAM

your contribution is per person

person = member, spouse, or dependent

maximum cost per family: \$1,250 per month

| Schedule I - Under Age 65—retired on or before April 1, 2002 | | |
|---|---|---|
| Age | Your current contribution amount | Your contribution effective July 1, 2011 |
| under age 60 | \$578 per person | \$625 per person |
| age 60 thru 64 | \$237 per person | \$284 per person |

| Schedule II - Under Age 65—retired after April 1, 2002 | | | | | | | | |
|---|--|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Retirement Age | Years of Credited Service at Retirement | | | | | | | |
| | 15-19 Years | | 20-24 Years | | 25-29 Years | | 30+ Years | |
| | Your Current Per Person Cost | Your Cost as of July 1, 2011 | Your Current Per Person Cost | Your Cost as of July 1, 2011 | Your Current Per Person Cost | Your Cost as of July 1, 2011 | Your Current Per Person Cost | Your Cost as of July 1, 2011 |
| Under 55 | N/A | N/A | N/A | N/A | N/A | N/A | \$578 | \$625 |
| 55-56 | N/A | N/A | \$578 | \$625 | \$578 | \$625 | \$578 | \$625 |
| 57-59 | N/A | N/A | \$578 | \$625 | \$528 | \$575 | \$448 | \$495 |
| 60-64 | \$578 | \$625 | \$554 | \$601 | \$501 | \$548 | \$343 | \$390 |

RETIREE TEAMSTERSCARE PRESCRIPTION DRUG PROGRAM

includes TeamstersCare Dental & Vision benefits

your contribution is per person or per couple

| Schedule III - Age 65 and Over | | |
|---------------------------------------|---|--|
| Age | Your current contribution amount | Your contribution amount will be unchanged effective July 1, 2011 |
| Age 65 and over | \$245 | \$245 |