

May 2009

Dear TeamstersCare Retiree,

Each year, the Fund reviews the costs of providing medical and prescription drug coverage to our TeamstersCare retirees. While TeamstersCare continues to subsidize the cost for your healthcare program, we find it necessary to ask you to share some of the cost of your benefits. Retiree member contributions are directly related to the cost of health care and, unfortunately, the cost of providing retiree coverage to our members continues to rise. As a direct result, the Fund has no choice other than to raise the amount you're being asked to contribute to your Plan.

Each schedule below shows the amount that a retiree member currently pays, based on retirement date, age and years of service, and the amount that you will need to pay effective July 1, 2009.

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, see Schedule III to determine your monthly contribution amount.

Around June 15, TeamstersCare will send out invoices for the new monthly contributions. You will *not* receive an invoice 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 have any questions about your 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, 2009

EARLY RETIREE TEAMSTERSCARE MEDICAL PROGRAM
your contribution is per person
person = member, spouse, or dependent
maximum cost per family: \$1,096 per month

Schedule I - Under Age 65—retired on or before April 1, 2002		
Age	<i>Your current contribution amount</i>	<i>Your contribution effective July 1, 2009</i>
under age 60	\$479 per person	\$548 per person
age 60 thru 64	\$156 per person	\$225 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, 2009	Your Current Per Person Cost	Your Cost as of July 1, 2009	Your Current Per Person Cost	Your Cost as of July 1, 2009	Your Current Per Person Cost	Your Cost as of July 1, 2009
Under 55	N/A	N/A	N/A	N/A	N/A	N/A	\$479	\$548
55-56	N/A	N/A	\$479	\$548	\$479	\$548	\$479	\$548
57-59	N/A	N/A	\$479	\$548	\$431	\$500	\$356	\$425
60-64	\$479	\$548	\$456	\$525	\$406	\$475	\$256	\$325

RETIREE TEAMSTERSCARE PRESCRIPTION DRUG PROGRAM
includes TeamstersCare Dental & Vision benefits
your contribution is per person or per couple

Schedule III - Over Age 65		
Age	<i>Your current contribution amount</i>	<i>Your contribution effective July 1, 2009</i>
over age 65	\$219	\$232