

## Union Trustees

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## Teamsters Union 25 Health Services & Insurance Plan

### TeamstersCare

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Charlestown, MA  
02129-1305

### Telephone

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[www.teamsterscare.com](http://www.teamsterscare.com)



June, 2010

Dear TeamstersCare Retiree,

Each year, the Fund reviews the costs of providing medical and prescription drug coverage to our TeamstersCare retirees. The cost of providing retiree coverage continues to escalate. This past year, on average the Retiree Program costs increased over 21%.

While the Trustees, at the urging of President and Trustee Co-Chair Sean O'Brien, have decided that the Fund will absorb a significant part of this increase, we find it necessary to increase your monthly premiums by 5.5% beginning August 1, 2010.

***Please see the other side of this letter for the new contribution schedules. Each schedule 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 August 1, 2010.***

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 July 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 August 1, 2010*

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### EARLY RETIREE TEAMSTERSCARE MEDICAL PROGRAM

*your contribution is per person  
 person = member, spouse, or dependent  
 maximum cost per family: \$1,156 per month*

<b>Schedule I - Under Age 65—retired on or before April 1, 2002</b>		
Age	<i>Your current contribution amount</i>	<i>Your contribution effective August 1, 2010</i>
under age 60	\$548 per person	<b>\$578 per person</b>
age 60 thru 64	\$225 per person	<b>\$237 per person</b>

<b>Schedule II - Under Age 65—retired after April 1, 2002</b>								
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 August 1, 2010	Your Current Per Person Cost	Your Cost as of August 1, 2010	Your Current Per Person Cost	Your Cost as of August 1, 2010	Your Current Per Person Cost	Your Cost as of August 1, 2010
<b>Under 55</b>	N/A	N/A	N/A	N/A	N/A	N/A	\$548	<b>\$578</b>
<b>55-56</b>	N/A	N/A	\$548	<b>\$578</b>	\$548	<b>\$578</b>	\$548	<b>\$578</b>
<b>57-59</b>	N/A	N/A	\$548	<b>\$578</b>	\$500	<b>\$528</b>	\$425	<b>\$448</b>
<b>60-64</b>	\$548	<b>\$578</b>	\$525	<b>\$554</b>	\$475	<b>\$501</b>	\$325	<b>\$343</b>

### RETIREE TEAMSTERSCARE PRESCRIPTION DRUG PROGRAM

*includes TeamstersCare Dental & Vision benefits  
 your contribution is per person or per couple*

<b>Schedule III - Over Age 65</b>		
Age	<i>Your current contribution amount</i>	<i>Your contribution effective August 1, 2010</i>
over age 65	\$232	<b>\$245</b>