



Benefit Updates for 2011

Active/NCH Program Edition

November 2010

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Income Down, Benefit Costs Up



The TeamstersCare Trustees continue to search for ways to offer comprehensive Health and Welfare benefits for our members while keeping benefit costs manageable. In this environment where medical, pharmacy, and other benefit costs are rapidly rising, and contributions from our employers are decreasing, the task is becoming more and more difficult.

loss of \$4 Million for the year.

We are pleased to report, however, that TeamstersCare investments increased at an average of 8.6% over the fiscal year. This helped to cover the operating loss for the year, but it is not something we can count on in the future.

TeamstersCare is taking every possible step to reduce costs without affecting on-going benefits to our members. The Trustees are reviewing TeamstersCare benefits and services for quality, efficiency and cost-effectiveness.

No stone will be left unturned as the Trustees continue to ensure that quality benefits and services are provided in the least costly manner possible.



For the fiscal year which ended August 31, 2010, TeamstersCare's income (contributions from employers) decreased by 1.6% while benefit costs increased 2.2%. This created an operating

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Reimbursement of Your 2010 Earned HIP \$\$\$

You can use your 2010 earned HIP \$\$\$ for reimbursement of certain out-of-pocket health care expenses incurred by you or your dependents. Visit our website for details on how you can earn HIP \$\$\$.

Out-of-pocket medical, pharmacy and dental expenses such as co-pays, deductibles and other tax deductible medical expenses not cov-

ered by TeamstersCare may be reimbursed.

Submit your 2010 HIP Claim Form with legible copies of your itemized bills or receipts. Itemized bills must include patient name, provider name, date of service and description of service.

Note: You must send in your claim for 2010 HIP dollar reimbursement no later than March 31, 2011.

2011 Open Enrollment

If you live in New England and you want to change your medical plan option effective January 1, 2011, call Member Services for an Open Enrollment Form or

print one from our website

www.teamsterscare.com

The Patient Protection and Affordable Care Act

In March 2010, Congress passed, and the President signed into law, the Affordable Care Act which in time will put in place comprehensive health insurance reforms that will hold insurance companies more accountable, lower health care costs, guarantee more

health care choices, and enhance the quality of health care for all Americans.

Once the Affordable Care Act is fully implemented, Americans will have access to affordable health coverage.

Beginning this year and continuing through 2014, the

provisions of the Affordable Care Act will take effect, increasing access to affordable health care for individuals, families, seniors, and businesses.



TeamstersCare —A Grandfathered Plan under the Affordable Care Act

TeamstersCare believes that TeamstersCare is a “grandfathered health plan” under the Patient Protection and Affordable Care Act. A grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered plan means that TeamstersCare may not include certain consumer protections of the Act that apply to other

plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Act, such as the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause the

plan to change status can be directed to TeamstersCare Executive Director, Dr. Carol Blanchard, at 617-241-9220. You may also contact the Employee Benefits Security Administration, US Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Coverage for Dependents under Age 26

- Dependents under age 26 (who do not have other coverage through their own employer) will be allowed to enroll on the TeamstersCare NCH and Active Medical program effective September 1, 2011.
- In the meantime, dependents under age 25 will continue to be covered if they are full-time students.

Affordable Care Act—Provisions Affecting TeamstersCare 2010 and 2011

The Affordable Care Act consists of dozens of individual changes, or provisions. Some are effective immediately and other rights, protections and benefits will be implemented incrementally from now through 2014.

Some provisions, like covering pre-existing conditions and covering preventive screenings at no cost, have been benefits at TeamstersCare for many years.

Other provisions, as required by law, take effect on the first day of the first plan year begin-

ning on or after September 23, 2010. For TeamstersCare, the effective date for certain provisions is **September 1, 2011**. These provisions include:

- Elimination of the \$1 million dollar per person lifetime limit.
- Coverage for young adults under age 26 (in the case of a grandfathered group health plan, this right does not apply if the young adult is offered insurance through their employer).

TeamstersCare will provide all eligible dependents under age 26 who do not have other insurance through their employer, a 30-day period starting September 1, 2011 to enroll in TeamstersCare. We will send members a notice about the enrollment opportunity sometime around August 1, 2011.

TeamstersCare Notice about the Early Retiree Reinsurance Program

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan (TeamstersCare) that is certified for participation in the Early Retiree Reinsurance Program (ERRP). The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, **early retir-**

ees and certain family members of early retirees participating in the plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, TeamstersCare may choose to use any reimbursements it receives from this program to reduce or offset increases in early retiree plan participants' premium contributions, co-payments, deductibles or other out-of-pocket costs. If TeamstersCare chooses to use the ERRP reimbursements this way, you, as a plan participant, may experience changes that

may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and TeamstersCare chooses to use the reimbursements for this purpose. TeamstersCare may also use the ERRP reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families.



HIP Program Suspended for 2011

Each year, based on TeamstersCare's financial status, the Trustees determine whether to fund the Healthy Incentive Program (HIP). Based on member participation and financial considerations, the Trustees have voted to suspend HIP for 2011.

The current HIP program will continue through the remainder of 2010. This program will end on December 31, 2010. Visit our website for details on the 2010 HIP program.

The Trustees encourage our membership to continue to

practice healthy behaviors that are so important for the welfare of our families and the medical cost of our plans.

**2010 HIP
Important note...
You have 'til
March 31, 2011 to
submit
reimbursement
claims.**

TeamstersCare Fitness Benefit Continues

It's a known fact that adding regular physical activity to one's daily routine will improve health and well-being.

One of the most important benefits of regular exercise is that it actually lessens your risk of developing serious illnesses such as heart disease, diabetes and high blood pressure. Being physically

**Join a Health Club;
Get up to \$150 per family.**

**Reimbursement forms and
more information are
available at our website or
by calling your HMO.**

active also builds healthy bones, joints and muscles.

To support your efforts to improve your health, TeamstersCare through our HMO's (Tufts and BCBS), will reimburse you up to \$150 every year toward your gym or health club membership.

(Must be a member of a gym for four months in a calendar year.)



Dental Coverage through Delta Dental

TeamstersCare provides a dental benefit through Delta Dental—based on the PPO option for active members and the Premiere option for NCH members.

Beginning in 2011, the methodology that Delta Dental uses to reimburse participating dentists will change. Fee schedules will be created based on the

urban, suburban or rural location of the dental office, as well as whether the dentist is a generalist or a specialist.

For the active TeamstersCare program, in the past, the fee schedule generally paid 2/3 of the Delta PPO schedule. In 2011, some of the PPO fees will decrease while some will increase. To provide the best benefit, the TeamstersCare fee

schedule will remain unchanged in 2011. You may access the fee schedule at www.teamsterscare.com.

The NCH Delta Premier program will remain unchanged, with the same deductibles and percentage coverages that are currently in place.



Remember, you always have the option of visiting one of our TeamstersCare Dental Offices.

Great Service at Lower Cost for You...

TeamstersCare In-house Benefits

Whether you are enrolled in the Tufts or Blue Cross medical program option, **some of your benefits are provided directly by TeamstersCare staff** or by carefully selected providers.

TeamstersCare's mental health professionals will provide referrals and confidential help to you and your dependents at no cost to you. To obtain mental health and substance abuse services contact them at 1-800-851-8326 day or night.

TeamstersCare's dental professionals in Stoughton, Charlestown and Chelms-

ford provide services for very low or no co-pays. Contact the TeamstersCare Dental Office nearest you to set up an appointment.

TeamstersCare's licensed certified Audiologist administers your hearing care benefit. You have access to our state-of-the-art Audiology Office where we will test your hearing and make recommendations regarding hearing aids. Hearing aids, if required, are provided with no copayment. Call 617-241-9220 ext 1 to schedule a visit (age 3+).

TeamstersCare's pharmacists fill prescriptions and provide personalized service at our

Charlestown and Stoughton Pharmacies for lower copays than at retail.

Remember, you use your **Teamsters Rx card** to access pharmacy benefits at retail locations.

For Active members, **Davis Vision** provides routine eye exams and glasses at no cost to you. Call TeamstersCare Member Services or visit www.davisvision.com for a provider listing.

NCH members have a separate vision reimbursement program. Contact TeamstersCare Member Services for more details.



Pharmacy

Keeping your Personal Information Up-to-date

Have you moved?

Have you disconnected your land line?

Are you getting divorced or remarried?

Did your ex-spouse re-marry?

Do you know who your Life Insurance beneficiary is?

Did your step-children move out?

Very often, Member Services tries to reach our members only to find out that we have

a disconnected phone number or an old address on file.

Please let us know about any changes in your family status as soon as they happen.

First, call your mom, then call TeamstersCare at 617-241-9220 ext 2!



Moved?

Divorced ?



Important Information You Should Know

Prescription Drug Coverage and Medicare

We have enclosed important information about creditable coverage for members who are or may become eligible for Medicare.

Notice of Your Rights under WHCRA

Your TeamstersCare medical coverage, as required by the Women’s Health and Cancer Rights Act (WHCRA) of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and treatment of complications resulting from a mastectomy, including lymphedemas.

TeamstersCare Privacy Notice

The TeamstersCare Privacy Notice is available on the TeamstersCare website or by contacting TeamstersCare Member Services.

Change in Family Status

If you have had a *change in family status* such as: change of address, number of dependents, or **marital status including divorce**; loss of dependent student eligibility; coverage under a group health plan other than TeamstersCare, etc., please contact Charlestown Member Services to update your information.

Michelle’s Law Extends Health Coverage for College Students

Under this law any eligible college student who requires a medical leave of absence may continue health coverage for up to a year. The student on leave is entitled to the same benefits as if they had not taken a leave. TeamstersCare currently provides this coverage; **you must contact Charlestown Member Services to apply for the extension.**

TeamstersCare Contact Information

Charlestown Main Office:

Administration, Audiology, Dental, Member Services,
TeamstersCare Mental Health
617-241-9220 (Local)
800-442-9939 (in MA)
800-225-6135 (outside MA)

Chelmsford Dental:

978-256-9728 (Local)
800-258-2111 (Toll free)

Stoughton Dental:

781-297-7360 (Local)
877-326-1999 (Toll free)

TeamstersCare Mental Health:

800-851-8326 (24-hour Hot Line)

Charlestown Pharmacy:

617-241-9024 (Local)
617-241-5025 (Fax)

Stoughton Pharmacy:

781-297-9764 (Local)

Notice for Members who lose their Coverage: Medicaid and the Children’s Health Insurance Program (CHIP) Offer Free or Low Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan. Go to the TeamstersCare website for a list by state with contact information for the Medicaid and CHIP Offices.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer’s health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

Teamsters Union 25
Health Services & Insurance Plan
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Charlestown, MA 02129-1305



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