



Benefit Updates for 2011

Early Retiree Medical Program Edition

November 2010

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Income Down, Benefits 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.

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 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 ongoing 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.



2011 Open Enrollment

If you live in New England and 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

Re-Filling Your Prescription Gets Easier and Easier

In our efforts to make refilling a prescription at our in-house TeamstersCare Pharmacies easier, we have implemented two new ways to re-fill your prescriptions.

An automated telephone system, **Telemanager**, is available to refill a prescription at either the Stoughton (781-297-9764) or Charlestown (617-241-9024) TeamstersCare Pharmacy.

Simply follow the phone prompts and use the keypad on your telephone to submit the information required to refill a prescription. *Be sure to have your old prescription available, as you will need the 6 digit refill number.*

Have access to a computer? Use **Refill Netmanager**...an online option to refill your prescriptions at either of our TeamstersCare Pharmacies.

Simply go to our website, www.teamsterscare.com, click on the TeamstersCare Pharmacy Benefit icon on the left side of the screen, which brings you to the **Refill Netmanager** system. Then, complete the Online Prescription Refill Form. *Be sure to have your old prescription available, as you will need the 6 digit refill number.*

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, more Americans will have access to affordable health coverage.

Beginning this year and continuing through 2014, the provisions of the Affordable Care Act will be implemented, increasing access to affordable health care for individuals, families, seniors, and businesses.

The Act created the Early Re-

tiree Reinsurance Program. (ERRP). This is a \$5 billion program to provide needed financial help for employment-based plans to continue to provide valuable coverage to people who retire between the ages of 55 and 65, as well as their spouses and dependents. TeamstersCare filed an application and has been approved for participation in the program. *See the notice below.*



TeamstersCare Notice about the Early Retiree Reinsurance Program

You are 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 retirees** 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.



Keep 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 remarry?

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.

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)
781-297-9370 (Fax)

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 active also

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

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

builds healthy bones, joints and muscles.

To support your improved 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.)



Teamsters Union 25
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