



# Benefit Updates for 2011

Retiree Prescription Drug 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.



## TeamstersCare Contact Information

### Charlestown Main Office:

Administration, Audiology, Dental,  
Member Services, 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)

### Charlestown Pharmacy:

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

### Stoughton Pharmacy:

781-297-9764 (Local)  
781-297-9370 (Fax)

## 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](http://www.teamsterscare.com), click on the TeamstersCare Pharmacy Benefit icon on the left side of the screen, which brings you to the **Re-fill Netmanager** system. You 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 Retiree 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 this program.

TeamstersCare will be implementing the provisions of the Act, as required by law, between now and 2014.



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## 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 Member Services at 617 241-9220, ext 2.



Moved?

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## Important Information You Should Know

### TeamstersCare Privacy Notice

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

### Prescription Drug Coverage and Medicare

Please read the enclosed Important Notice About your Prescription Drug Coverage and Medicare.

### 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 dependents; coverage under a group health plan, please contact Charlestown Member Services to update your information.

**Benefit Questions ?**

**call TeamstersCare  
Member Services**

**or**

**Visit us on the web**

**at**

**[www.TeamstersCare.com](http://www.TeamstersCare.com)**

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