



Active Member Enrollment Update

It's a Positive Thing!



TeamstersCare is conducting a Mandatory Positive Enrollment this year.

Learn how this important process benefits and protects our members and their families.

Active TeamstersCare members should watch their incoming mail for an **Enrollment-Update form**, the return of which is **required** this year. Far too often the information listed upon initial enrollment has become outdated, and the resulting consequences can be significant. Keeping your information up-to-date allows increased security and protection for you, the member, and your loved ones.

- ◆ **Contact Information:** When we need to communicate important details about your insurance coverage, we rely on the information you have listed (**address, phone number and email**). Providing updated information helps ensure that we can reach you quickly and efficiently when we need to, and helps keep you informed about critical updates and changes to your benefits.
- ◆ **Life Insurance:** Many members have Life insurance through TeamstersCare. When you enroll in this coverage, you are required to list a **beneficiary** who will receive the proceeds should you pass away. Often times, members complete this form and move on, maybe even forgetting about who they listed as a beneficiary. Through the years, changes in family status can occur, such as marriage, divorce, or the death of a loved one who was previously designated as your beneficiary. Significant life changes such as these warrant a review of your benefits profile.
- ◆ **Ineligible Dependents:** You, as the member, are responsible for notifying the Plan of any **changes in family status**. If the Plan is not notified of a divorce or remarriage, and claims are incurred for a dependent who was no longer eligible (this could include an ex-spouse and/or former stepchildren), under the rules of the Plan you would be responsible for repaying the cost of these claims. This can amount to a significant financial burden, which would have been avoided if proper notification had been provided in a timely manner.

You're working hard to earn your benefits and protect your loved ones. Please take the extra steps to ensure that you and those nearest and dearest to you are protected. By keeping your information current, that protection is guaranteed.

Call TeamstersCare Member Services at 617-241-9220, ext. 2 if you have any questions about the Positive Enrollment Form.