



TeamstersCare Early Retiree Medical Program
(Available to qualified retirees and/or spouses up to age 65, plus eligible dependents)

Comparison of the Active Program and the Early Retiree Medical Program

It is important to note that there are differences between the Active Program and the Early Retiree Medical Program. Some of those differences are listed below:

- **Dental benefits** are **only available through the TeamstersCare Dental Offices** in Charlestown, Chelmsford or Stoughton
- **Vision benefits** – the retiree is eligible for **two pairs** of eyeglasses every 24 months (instead of three in the Active program). There is no change in coverage for the spouse or dependent children.
- The **emergency room copay** increases to **\$100** (instead of \$75)
- There is a **\$250 copay** for an **inpatient hospital admission**
- The coverage at a TeamstersCare pharmacy or through Express Scripts mail order is the same low cost as the Active Program. However, when prescriptions are obtained at a retail pharmacy, participants pay a retail copay (\$15 generic/ \$25 brand name) *plus 20% of the cost of the medication* (**please be aware that the 20% additional cost can be very expensive**).
- There are **no Life/AD&D insurance benefits** in the retiree program
- **Disability benefits** are **not available**

A more detailed description of benefits is provided in the attached Highlights Brochure.

Note: After enrolling in the Early Retiree Medical Program, members and/or dependents should contact HMO Network Blue at 1-800-821-1388 to ensure that their primary care physician is on file.