

These Teamster benefits can help you and your family **cut the rising cost of health care.**

## TEAMStar Medicare Supplement Program

TEAMStar Retiree Health Plan is a supplemental Medicare insurance program designed to protect Teamster retirees, their spouses and their surviving spouses from skyrocketing out-of-pocket health care costs. Program advantages include:

- ★ Freedom to choose your own doctors and hospitals—no provider lists.
- ★ Automatic Claims Filing Plus—virtually eliminates paperwork.
- ★ Nationwide availability—available in all 50 states and District of Columbia.
- ★ Competitive group rates—not available to the general public.

To join, call 9 a.m. – 5:30 p.m. ET, **1-800-808-3239** or visit **www.teamstar.com**.

### Who's eligible?

*All U.S. Teamster retirees, their spouses and surviving spouses who have Medicare Parts A and B.*

## TEAMStar Medicare Part D Prescription Drug Program

This is prescription drug coverage for Teamster retirees and their spouses who are enrolled in Medicare. Approximately 75% of the cost of this insurance is paid for by Medicare. The balance is paid for by the beneficiary in the form of a monthly plan premium. IBT retirees and spouses who are enrolled in Medicare can enjoy the following advantages.

- ★ Nationwide availability—available in all 50 states and District of Columbia.
- ★ Comprehensive drug coverage and pharmacy network—over 2,100 drug prescriptions available through over 50,000 pharmacies nationwide.
- ★ Coverage options—two plans to choose from.
- ★ No annual deductible—plan begins paying immediately.
- ★ Competitive group rates not available to the general public.

To join, call 9:00 a.m. – 5:30 p.m., ET, **1-866-524-4173** or visit **www.teamstar.com**.

### Who's eligible?

*All U.S. Teamster retirees, their spouses and surviving spouses who are enrolled in Medicare.*

## TEAMStar Early Retiree Health Plan

This plan provides a limited benefit, basic hospital/surgical insurance coverage. Limited benefits include hospital and surgical expenses, physician charges, outpatient non-surgical charges, ambulance charges and an accidental death benefit. IBT retirees and their families, ages 0-64, who are not covered by a major medical plan are eligible for this coverage. Attractive plan features include:

- ★ Freedom to choose your own doctors and hospitals—no provider list.
- ★ Coverage options—two plans to choose from.
- ★ Competitive group rates not available to the general public.

To join, call 9:00 a.m. – 5:30 p.m., ET, **1-800-808-3239** or visit **www.teamstar.com**.

### Who's eligible?

*U.S. Teamster retirees, their families, ages 0-64, who are not covered by a major medical plan.*

## TEAMStar Rx Discount Prescription Drug Program

This program helps reduce the cost of prescription drugs for Teamster members, retirees and their dependents not covered by a Health and Welfare fund. The Teamster Rx card is good at nearly 40,000 local retail participating pharmacies. There is no enrollment fee. Other program features include mail order discounts for maintenance medication, quality and safety review of all prescription drugs and discounts on vitamins and nutrition supplements.

To join, call **1-800-308-0374** between 9 a.m. and 5:30 p.m., ET

### Who's eligible?

*All Teamster members, retirees and their dependents whose prescription drugs are not covered.*

## Teamster Privilege Health Savings

This benefit can help you and your family save on out-of-pocket expenses for **dental and vision care** and more. For just \$69.95 per year, you and your family can save as much as 35% at participating dentists and optometrists offices, and for prescriptions, hearing care services and diabetic supplies.

To join call **1-877-570-4845** or visit **www.teamster.org** and click on Teamster Privilege Program.

*Benefits vary slightly in some states. Details provided in membership materials.*

### Who's eligible?

*U.S. Teamster members, retirees and their family members, including parents and extended family. This program is not available to members living in Canada.*