



**Teamsters Western Region & Local 177
Health Care Plan**

TALKING POINTS

- ⦿ Effective June 1, the Teamsters Western Region and Local 177 Health Care Plan is the new benefits provider for more than 32,000 Teamster members and their families who were formerly covered through the UPS Company Health Care Plan.
- ⦿ Our new health care plan was established following the ratification of the IBT-UPS National Master Contract to provide health care benefits to UPS Teamsters and their families in the eleven western states as well as Local 177 in New Jersey.
- ⦿ **Our new health care plan utilizes the exact same provider networks that you currently use under the UPS Company Health Care Plan.** Blue Cross Blue Shield, Aetna and Kaiser Permanente for Medical and Hospitalization. Express Scripts/Medco for prescriptions, Aetna for Dental, VSP for Vision, and Value Options for Mental Health Services.
- ⦿ **You will continue to pay no monthly premium for your health care benefits.**
- ⦿ Benefits and coverage for those who were in the Kaiser Permanente Plan do not change under the Teamsters Western Region and Local 177 Health Care Plan.
- ⦿ Benefits and coverage for those who were in the Blue Cross Blue Shield or Aetna plans have a few minor changes in order to comply with the "Affordable Care Act". In addition, the Plan has added several major benefit and coverage improvements over the existing Company Plan.
- ⦿ Blue Cross Blue Shield and Aetna participants will not have to meet an annual deductible until January 1, 2018. At that time, the individual deductible will be \$100 and the family deductible will be \$200 per year.
- ⦿ Out of pocket maximums are \$1,000 per person/\$2,000 per family—an improvement over your former coverage.



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- ⊙ Maintenance medications filled by mail order are \$0 and just \$5 at a retail pharmacy when you use a generic (or a brand if no generic is available or if a brand is medically required).
- ⊙ If a generic drug is available, but you choose the brand name instead, you will be responsible for the cost difference between the price of the brand name drug and the generic drug, plus the copay.
- ⊙ There is no change in your short-term disability and life insurance benefits.
- ⊙ **The new five-year family protection benefit covers a family's in-network health care for five years in the event of a member's death—this benefit is provided at no cost. But you must have only used in-network providers for all medical services in the two years prior to the member's death.**
- ⊙ Retiree health care benefits for employees retiring on or after January 1, 2014 are the same as the new Company retiree plan.
- ⊙ **Eligibility will be determined on a weekly basis.** The eligibility week starts on Sunday and ends on Saturday. Any compensated time in a week (wages, vacations, personal holidays, floating holidays, sick days, workers compensation, short-term and long term disability, FMLA, etc.) grants you continuing eligibility for health care. There are certain instances where you will not be covered such as if you request time off without pay, get injured off the job, etc. Call the Administrative Office if you have questions.
- ⊙ **You should receive new ID cards before June 1, 2014.**
- ⊙ Visit www.wr177healthcare.com for information about your benefits and coverage.
- ⊙ If you have questions, call **Southwest Service Administrators at 855-215-2039** (Monday-Friday, 8:30 am – 5 pm Pacific).