

The TeamCare Proposed Healthcare Plan

Formerly Sun Country Airlines Maintenance Group



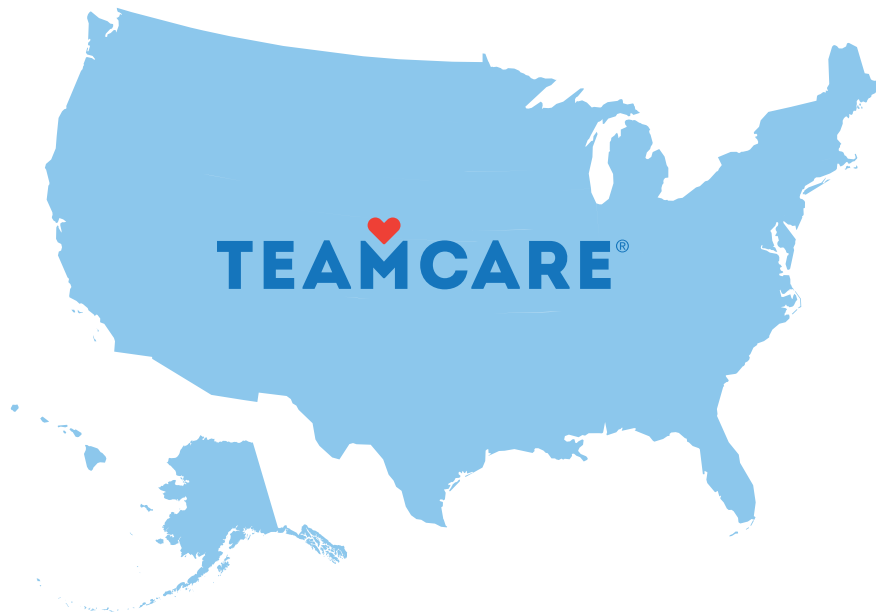


We're excited to introduce you to TeamCare!

Delivering better healthcare over the long haul.

TeamCare is a national health plan that provides medical, pharmacy, vision, dental, and other benefits to 520,000 Teamster family members, from small regional companies to nationally known companies like Allegiant Airlines, UPS, ABF, US Foods, Miller Brewing, and a host of other national employers across this great country.

We are a multi-employer Health Fund (Taft-Hartley) with 1,100 contributing employers, governed by an elected Board of Trustees with equal representation from our participating unions and employers.



We'll be here...waiting for the green light.

TeamCare is a 3rd party to your contract negotiations. If negotiated and approved by the membership, TeamCare would be your healthcare benefits provider. You can rest easy, as TeamCare has been providing union members with benefits for over 75 years.

If TeamCare becomes your healthcare benefits provider, we will work with the Teamsters and the membership to ensure a seamless transition from your current health plan to TeamCare.

You deserve the best doctors and we deliver.

TeamCare's extensive networks give our members access to nearly every hospital and doctor. Because TeamCare utilizes the nationwide BlueCross BlueShield PPO network, the largest in the country, members will not need to change doctors or hospitals. Don't take our word for it—visit **MyTeamCare.org** and click on the *Find a Provider* link and check for yourself.

TeamCare...the low deductible and better benefit Plan

If TeamCare is negotiated your health benefit plan will be improved for you and your family. Under TeamCare, your deductible and your out-of-pocket costs will be lower than your current plan. TeamCare is far superior than offered by many other insurers—including your current carrier.

Proposed TeamCare Plan Highlights Include:

- Low deductible
- Low out of pocket limit
- Lower payroll deductions
- Low copay for physician office visit
- You pay nothing for Wellness Benefits
- You have no copay for immediate care at CVS MinuteClinic
- You pay nothing for Outpatient Lab through QuestSelect
- You pay nothing for Advanced Imaging Benefits through USIN
 - For MRIs, CT, and PET scans
- You pay nothing for telemedicine visits through Teladoc Health
 - For 24/7 medical care, dermatology, diabetes management, and mental health visits

Prescription Coverage

With TeamCare, prescriptions can be filled at over 68,000 national and independent pharmacies across the nation that participate in the CVS Caremark Network. These include Walgreens, Duane Reade, Costco, Rite Aid, Target, Kroger, Jewel-Osco, CVS, and many others.

- Under our retail pharmacy program, TeamCare members pay a 25% copay for short-term prescription fills and non-maintenance medications
- Under CVS Caremark Mail Service Pharmacy or Maintenance Choice, TeamCare plan participants pay a 20% copay for a 90-day supply
- TeamCare plan participants can receive a 90-day supply of medication at a local CVS pharmacy or Kroger store under Maintenance Choice

Vision and Dental Coverage

TeamCare understands the importance of vision and dental benefits, which is why they are included with Plan MI. With TeamCare, your cost for in-network vision benefits is a \$10 copay. For that \$10 copay, you will receive an eye exam, standard lenses, and a pair of frames—with up to a \$150 allowance every 12 months.

Benefits under TeamCare Vision will include access to EyeMed Vision Care's national network of providers. The national network includes such familiar names as Pearle Vision®, LensCrafters®, Target Optical®, and many other independent providers.

In addition, TeamCare provides a comprehensive dental and orthodontic benefit. Whether it is a routine cleaning, a child's first cavity or more serious dental concerns, the TeamCare Dental Benefit will help take the ache out of your wallet. TeamCare members enjoy a generous annual dental maximum of \$2,500 per person and a \$2,500 per child orthodontic benefit.

No Spouse or Tobacco surcharge

Both of your current plans have a \$100 monthly Spouse Surcharge and 33% higher payroll deductions for tobacco users. With TeamCare, you will no longer have to pay a surcharge for adding your spouse to your coverage. You can choose a Member + Spouse or Family tier. You also won't be penalized with an additional cost for being a tobacco user.

...but wait, there's more!!!

Please review the Plan Benefit Profile for Plan MI which is available at [MyTeamCare.org/forms-and-documents](https://myteamcare.org/forms-and-documents) for detailed information on all the potential healthcare benefits.

TeamCare Family Protection Benefit helps when you really need it.

Bad things do happen to good people. In the event of a TeamCare member's death, their family may be eligible for five years of continued TeamCare coverage at no cost—a **\$100,000 value**. The TeamCare Family Protection Benefit is a unique and unmatched benefit that offers employees "peace of mind" when they need it most.

With most plans, a family's health benefits come to an end when the member dies. The only way to continue coverage is to make COBRA self-payments. This can be very expensive and cost-prohibitive for a family—especially at a difficult time.

However, through exclusive use of TeamCare medical providers for all non-emergency care, TeamCare members can count on continued healthcare coverage under the Family Protection Benefit for five additional years—at no premium cost.

We're here for YOU.

At TeamCare, we are here to help by delivering better healthcare over the long haul. For over 75 years, TeamCare has been synonymous with service.

Every day we recognize the responsibility to provide generous healthcare benefits for our members. We strive to positively impact the quality of life for our participants and their families with dedication and integrity.

There's a lot of information to compare when looking at healthcare plans, which is why we have put a video together for you. To view the "Formerly Sun Country Maintenance Group" video, visit [MyTeamCare.org/Allegiant](https://myteamcare.org/Allegiant) or scan this QR code:



TEAMCARE®

Formerly Sun Country Airlines Maintenance Group: Cost Comparison

MONTHLY PAYROLL DEDUCTIONS	SUN COUNTRY/ALLEGIAN'T PLANS				TEAMCARE PLAN
	HDHP	HDHP+Tobacco	PPO	PPO+Tobacco	Plan MI
Member (Med/Rx)	\$106.31	\$159.47	\$322.16	\$483.24	\$194.65
+ Dental Benefits	+ \$17.02		+ \$17.02		Included w/ TeamCare—no added cost!
+ Vision Benefits	+ \$7.35		+ \$7.35		Included w/ TeamCare—no added cost!
Member + Children (Med/Rx)	\$231.28 (Member Plus One)	\$346.92 (Member Plus One)	\$627.68 (Member Plus One)	\$941.52 (Member Plus One)	\$255.68
Member + Spouse (Med/Rx)					\$406.47
+ Dental Benefits	+ \$49.80		+ \$49.80		Included w/ TeamCare—no added cost!
+ Vision Benefits	+ \$13.94		+ \$13.94		Included w/ TeamCare—no added cost!
Family (Med/Rx)	\$403.37	\$605.06	\$933.06	\$1,399.59	\$569.44
+ Dental Benefits	+ \$83.24		+ \$83.24		Included w/ TeamCare—no added cost!
+ Vision Benefits	+ \$20.48		+ \$20.48		Included w/ TeamCare—no added cost!
+ Spouse Surcharge	+ \$100		+ \$100		Included w/ TeamCare—no added cost!

More Money In Your Check—With Better Health Benefits

Let's look at the cost difference another way: If we divide those Monthly Payroll Deductions down to the hour, and factor in an hourly wage increase if you move to the Teamsters, you'll see the savings you get with TeamCare Plan MI.

As an example...

Joe is a **new hire** and earns **\$38.75** per hour at Sun Country/Allegiant, but if he moves to the Teamsters, his hourly wage will increase to **\$43.14**. He has a wife and three children. They visit the dentist and eye doctor every year. He has chosen the Family tier of the PPO Plan that Sun Country/Allegiant currently offers.

With Joe's Current Sun Country/Allegiant Health Plan:

- \$38.75** Joe's Hourly Wage
- \$5.83 For Medical Benefits (per hour)
- \$0.52 For Dental Benefits (per hour)
- \$0.13 For Vision Benefits (per hour)
- \$0.63 For His Wife's Coverage (per hour)

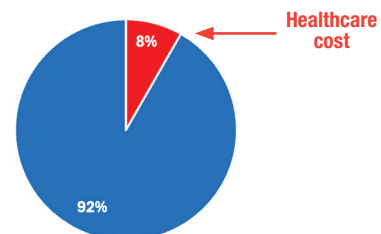
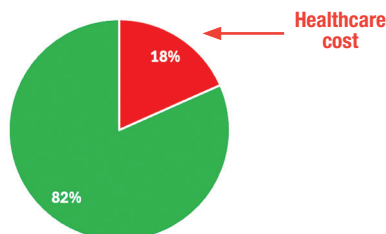
\$31.64 How Much of Joe's Hourly Wage Is Left

If Joe moves to the Teamsters and has TeamCare Plan MI:

- \$43.14** Joe's Hourly Wage (+ \$4.39 per hour)
- \$3.56 For Medical Benefits (+ \$2.27 per hour)
- \$0 For Dental Benefits (+ \$0.52 per hour)
- \$0 For Vision Benefits (+ \$0.13 per hour)
- \$0 For His Wife's Coverage (+ \$0.63 per hour)

\$39.58 How Much of Joe's Hourly Wage Is Left

With his current Sun Country/Allegiant PPO plan, Joe is spending **18%** of his current hourly wage on healthcare benefits vs. **8%** if he moves to the Teamsters and gets TeamCare Plan MI. If Joe moves to the Teamsters, even after his healthcare deduction, he would see an increase of **\$7.94** of his earnings per hour.



Comparing Coverage

Here are some examples* of how you could be covered for services with the current Sun Country/Allegiant PPO vs TeamCare's Plan.

Sun Country/Allegiant PPO

The plan's overall deductible	\$750
Specialist copayment	\$25
Hospital (facility) coinsurance	20%
Other coinsurance	20%

TeamCare Plan MI

The plan's overall deductible	\$200
Specialist copayment	\$20
Hospital (facility) coinsurance	20%
Other coinsurance	20%

Example: Peg is having a baby (9 months of in-network pre-natal care and a hospital delivery)

This example event includes services like: specialist office visits (prenatal care), childbirth/delivery professional services, childbirth/delivery facility services, diagnostic tests (ultrasounds and blood work), and specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductibles	\$750
Copayments	\$25
Coinsurance	\$2,500
<u>What isn't covered</u>	
Limits or exclusions	?
The total Peg would pay is	\$3,335+

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductibles	\$200
Copayments	\$20
Coinsurance	\$2,500
<u>What isn't covered</u>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,780

Example: Joe's type 2 diabetes (a year of routine in-network care of a well-controlled condition)

This example event includes services like: primary care physician office visits (including disease education), diagnostic tests (blood work), prescription drugs, and durable medical equipment (glucose meter).

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
Deductibles	\$750
Copayments	\$150
Coinsurance	\$860
<u>What isn't covered</u>	
Limits or exclusions	?
The total Joe would pay is	\$1,780+

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
Deductibles	\$120
Copayments	\$120
Coinsurance	\$860
<u>What isn't covered</u>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,120

Example: Mia's simple fracture (in-network emergency room visit and follow up care)

This example event includes services like: emergency room care (including medical supplies), diagnostic test (x-ray), durable medical equipment (crutches), and rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
Deductibles	\$750
Copayments	\$50
Coinsurance	\$360
<u>What isn't covered</u>	
Limits or exclusions	?
The total Mia would pay is	\$1,160+

Total Example Cost	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
Deductibles	\$200
Copayments	\$40
Coinsurance	\$360
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$600

(? = Unsure of Sun Country/Allegiant's plan limits and exclusions)

*This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors.

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs.

Formerly Sun Country Airlines Maintenance Group: Plan Comparison

		SUN COUNTRY/ALLEGiant PLANS		TEAMCARE PLAN
		HDHP	PPO	Plan MI
Annual Deductible		\$3,400 Individual \$6,800 Family	\$750 Individual \$1,500 Family	\$200 Individual \$500 Family
Annual Out-of-Pocket		\$5,400 Individual \$8,100 Family	\$4,000 Individual \$8,000 Family	\$2,500 Individual \$5,000 Family
Medical Benefits:	Network	BCBS	BCBS	BCBS
	Coinsurance	10%	20%	20%
	Primary Care	10% after \$3,400/\$6,800 deductible	\$25	\$20
	Specialist	10% after \$3,400/\$6,800 deductible	\$25	\$20
	Urgent Care	10% after \$3,400/\$6,800 deductible	\$30	\$20
Prescription Benefits:	Retail	10% after deductible	\$10/\$30/\$50 copay	25% coinsurance
	Maintenance	10% after deductible	\$20/\$60/\$100 copay	20% coinsurance
Dental Benefits:	Dental Deductible	\$25/\$75	\$25/\$75	None
	Dental Annual Max	\$1,500	\$1,500	\$2,500
	Orthodontia Max	\$1,500	\$1,500	\$2,500
Vision Benefits:	Vision Exam (In-Network)	\$0	\$0	\$10
	Lenses	\$10	\$10	No-Cost
	Frames	\$200	\$200	\$150 allowance
	Contact Lenses	\$200	\$200	\$120 allowance
	Benefit Period	12 Months	12 Months	12 Months
Ancillary Benefits:	Outpatient Lab	10% after \$3,400/\$6,800 deductible	20% after deductible	No-cost through Quest
	Outpatient Adv. Imaging	10% after \$3,400/\$6,800 deductible	20% after deductible	No-cost through US Imaging
	Telemedicine	10% after \$3,400/\$6,800 deductible	\$0 first 5 visits, then \$30	No-cost through Teladoc Health
	Retail Pharmacy Care	Not offered by Sun Country/Allegiant	Not offered by Sun Country/Allegiant	No co-pay through CVS MinuteClinic
	Family Protection Benefit	Not offered by Sun Country/Allegiant	Not offered by Sun Country/Allegiant	5 years of free Family Protection coverage in the event of the member's death while active



If there is a discrepancy in this comparison, the Plan Document shall govern.

