

## JACK COOPER FREQUENTLY ASKED QUESTIONS (FAQS)

The Ford Motor Company has recently announced that they are ending their relationship with Jack Cooper (and related company Auto Handling) leading to potential layoffs of Teamster carhaul members. To assist with questions regarding benefits due to the layoff, please find below frequently asked questions regarding your benefits from the Central States Health Fund (TeamCare) and the Central States Pension Fund. If you need additional assistance, call 800-323-5000.

### TEAMCARE

**1. When does my TeamCare health coverage end?**

Your TeamCare coverage will end at midnight on Saturday of the last week in which you worked 3 or more days.

**2. Can I continue my TeamCare coverage by making self-payments?**

Yes. Jack Cooper members who lose coverage have the right to continue their coverage by making COBRA self-payments for up to 24 months. The weekly contribution to maintain TeamCare coverage is outlined below:

PERIOD	MEDICAL/RX/DENTAL/VISION/LIFE FULL PLAN C6 AMOUNT	MEDICAL/RX ONLY CORE PLAN C6 AMOUNT
Current – 07/31/2025	\$532.40 per week	\$470.70 per week
08/01/2025- 7/31/2026	To be determined	To be determined

**3. How do I make self-payments?**

You will receive a COBRA (self-payment) notice sent by TeamCare in the mail. To elect coverage, please complete the election form and return it to TeamCare by the date required in the notice (see individual notice for deadlines and details). To avoid a lapse in coverage, return the election form along with payment promptly. For more information on COBRA, visit [MyTeamCare.org/help/eligibility](http://MyTeamCare.org/help/eligibility) and scroll down to the COBRA section for more frequently asked questions and answers.

After February 1, you will be able to make self-payments electronically. After log-in to [MyTeamCare.org](http://MyTeamCare.org), click on the **Make a Payment** link under **My Profile**. This online payment feature will be available after February 1, 2025 and note that the Fund does not accept credit cards.

If you would like to make self-payments prior to receiving your notice, include your Unique Member Identification Number (UMI) on the memo line of your check or money order payable to TEAMCARE, and mail to:

Self-Payments Department  
TeamCare – A Central States Health Plan  
Dept. 10291  
Palatine IL 60055-0291

**4. Are there other healthcare coverage options other than making COBRA self-payments?**

If your spouse works and has other coverage, loss of TeamCare coverage would be considered a qualifying event that should allow your spouse to add you (and family) to that insurance option. In addition, the Health Insurance Marketplace is a health coverage option for both individuals and families. Many states run their own health exchanges where you can shop, compare, and enroll in a plan that works best for you and your budget. If your state doesn't have its own Marketplace, you can use the federal government Marketplace. Though it varies by state, you are usually eligible for a 60-day Special Enrollment Period triggered by loss of job-based coverage, beginning either before or after this qualifying event. Please visit [healthcare.gov](http://healthcare.gov) for more information on the Marketplace and any available federal or state subsidies that may be available for you and your family.

**5. My spouse has other insurance, how do I get a verification of insurance letter that shows the termination of my coverage?**

You can download a verification of insurance coverage letter at [MyTeamCare.org](http://MyTeamCare.org). After log-in, click on the **My Documents** tab in the blue header. From there, you can download a Verification of Group Health Plan Coverage letter.

- 6. I am currently receiving short-term disability benefits from TeamCare. Will I continue to receive my short-term disability benefits from TeamCare after the layoffs begin with Jack Cooper?**

Yes. Provided your short-term disability occurred prior to your layoff and you were disabled by a physician and are under continued medical care, your short-term disability benefits (including continued healthcare coverage) will continue until you are no longer disabled, or until the 26-week maximum is met.

- 7. My spouse previously worked at Jack Cooper before they died and I am on TeamCare's Family Protection Benefit. Will my family continue to receive Family Protection benefits despite Jack Cooper ceasing operations with Ford?**

Yes. Your family will continue to receive Family Protection benefits.

- 8. I am currently on the Retiree Health Plan (Plan R4 or Plan FR), will my healthcare benefits be suspended or terminated due to Ford Motor Company ceasing operations with Jack Cooper?**

No. Your Retiree Health Plan benefits will remain unaffected.

- 9. I plan on retiring from Jack Cooper shortly. Will I still be able to qualify for the Retiree Health Plan benefits due to Ford Motor Company ceasing operations with Jack Cooper?**

Yes. Provided you meet the age requirement, service requirement, and contribution requirement – you can qualify for the Retiree Health Plan benefits. For more information, visit [MyTeamCare.org](https://MyTeamCare.org).

## **CENTRAL STATES PENSION FUND**

- 10. I retired from Jack Cooper and currently drawing my pension. Will my pension be affected due to Ford Motor Company ceasing operations with Jack Cooper?**

No. Your pension benefit will remain unaffected.

- 11. I plan on retiring from Jack Cooper soon. Will the eligibility requirements for my pension change due to Jack Cooper no longer contributing to the Pension Fund? Will I still be able to get a pension when I retire?**

Jack Cooper members who qualify for a benefit will still be entitled to a pension at the same level of benefits and will not be affected.

- 12. How do I get an estimate of my current pension benefit, or my projected benefits based on a later retirement date?**

To get an estimate of your current pension benefit or project benefits at a future retirement date – please visit the *Benefit Estimator* at [MyCentralStatesPension.org](https://MyCentralStatesPension.org). The *Benefit Estimator* can also provide amounts with and without the Joint Survivor Options. You can also file a pension application at [MyCentralStatesPension.org](https://MyCentralStatesPension.org).

- 13. If I can get a job at Cassens or another employer in the Pension Fund, does that additional credit get added to my current pension credit with Jack Cooper?**

Yes. If you go to work for a Contributing Employer to Central States Pension Fund, any additional credit will apply and increase your current pension benefit.

- 14. If I retire, may I work to supplement my pension?**

Possibly, please visit [MyCentralStatesPension.org](https://MyCentralStatesPension.org) and enter "reemployment" in the search window for more information.

- 15. I want to explore the job market and not retire at this time. If I am unable to find employment and haven't worked, can I name a retroactive retirement date and receive back pension payments?**

Yes, retroactive benefit payments are limited to a maximum of 12 months from the date Central States receives your complete pension application. No benefits are payable for any period of Restricted Reemployment.

- 16. Can I make self-payments to Central States Pension Fund for periods after my layoff?**

No. There is no **self**-payment option for maintaining future pension coverage.