

NEW HIRE  
HOURLY MEMBERS

**TEAMCARE**<sup>®</sup>  
A CENTRAL STATES HEALTH PLAN

Delivering better healthcare over the long haul

# TeamCare Hourly Plan



We've built our plan on a solid 75 year foundation of service to union members and their families. This brochure outlines how you can enjoy the very best benefits through the TeamCare Hourly Plan.

# Let's take a look...

The TeamCare Hourly Plan was created to serve members who work in the seasonal, building materials, and construction industry.

- Eligibility for TeamCare Hourly Plan benefits is determined monthly.
- Eligibility is based on the hourly contribution requirement negotiated in the collective bargaining agreement—typically between 120 to 160 hours per month.
- Reported work hours in a calendar month, will provide coverage in the second month following the month worked. You always know when you have coverage.
- Surplus hours worked in a month are held in an “hourly bank” that will be applied to your future coverage.



The hours you work provide monthly coverage.



If you work more than the minimum number of hours, you “bank” excess hours.



Self-payments can be made when there are not enough dollars in your “bank” for coverage.

## The TeamCare Hourly Plan works for you.

Eligibility under the TeamCare Hourly Plan is determined monthly and is attained by employer contributions (reported work hours), banked dollars, and/or self-payments, as follows:

- Your employer is responsible for making an hourly contribution for each hour you work or are compensated.
- If you work the necessary number of hours in a month (as determined in your collective bargaining agreement), **you'll be eligible for benefit coverage in the second month following the month worked.**
- If the monthly hours worked and reported by the employer fall below the monthly hour eligibility requirement, TeamCare will deduct any necessary dollars from your “hourly bank” to meet the monthly hour eligibility requirement.
- If there are not enough dollars in the “bank” to maintain eligibility, then COBRA self-payments would be permitted. If you do not submit self-payments, the work hours reported will be added to your hourly bank for future coverage.

**Example:** Terry works for an employer that has a 160 hour monthly eligibility requirement. Terry works 180 hours in September 2024. The worked hours in September will be reported by the employer to TeamCare in October.

Because Terry met the 160 hour monthly eligibility requirement, Terry will have benefit coverage for the month of November; and 20 hours will be applied to his hourly bank to be used for future eligibility.

## New hire? New to TeamCare?

A newly hired member who meets the monthly hour eligibility requirement, will have immediate coverage for benefits in the **second month following the month** (or months) meeting the hour requirement. There is **no establishing period** or Initial Contribution Period under the Hourly Plan.

**Example:** Mitch was hired in January 2025 and works 160\* hours in that month. Hours worked in January will be reported by the employer to TeamCare in February and will provide **immediate** coverage for Mitch in March.

**Note:** If Mitch only worked 100 hours in January, he would not have met the hour requirement. However, once Mitch works 60 or more hours in the next month(s), he will have immediate coverage in the second month following meeting the hour requirement.

\* Eligibility for coverage is determined by the monthly hour eligibility requirement of either 120, 130, 140, or 160 hours per month as determined in your collective bargaining agreement.



# Understanding the value of your hourly bank.



Tom works **210 hours** in a month.

His collective bargaining agreement has a contribution rate of **\$10.00 per hour** - and calls for **120 minimum hours** for eligibility.



Tom would bank:

210 hours actually worked  
- 120 hours (minimum for eligibility)  
= 90 hours remaining

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$$90 \text{ hours} \times \$10.00 = \$900.00$$



**\$900.00** goes into Tom's "bank" to be used toward future eligibility.

## Here's why our "hourly bank" is so important.

The TeamCare "hourly bank" allows members to maintain coverage even while off, due to the seasonal nature of your work.

This feature is unique to the TeamCare Hourly Plan. An "hourly bank" is established when you have more than the minimum number of hours needed for eligibility reported on your behalf.

All hours worked in a given month and paid by the employer are applied to the monthly hour eligibility requirement and any excess hours over are applied to your "hourly bank."

- Your "hourly bank" is calculated in terms of dollars. The dollar amount that is banked each month is calculated as follows: the difference between your worked hours and the minimum required hours, multiplied by the contribution rate.
- The employer is obligated to report and pay on all hours worked or compensated. The "hourly bank" maximum is determined through collective bargaining. Generally, members can bank up to 12 months of consecutive coverage, depending on the terms of the collective bargaining agreement.

Since the "hourly bank" is based on the employer's contribution rate, any increases in the contribution rate will reduce the number of hours in your bank.



Monthly eligibility is based on a calendar month and is obtained either through employer contributions, banked dollars or self-payments, or a combination.

- If enough hours are not worked in a given month to meet the hour requirement, dollars will be taken from the "bank" to maintain eligibility.
- If there are not enough dollars in the "bank" to maintain eligibility, then COBRA self-payments would be necessary to continue coverage.

Consistent with the TeamCare self-payment rules and in compliance with Federal "COBRA" regulations, self-payments are allowed for up to 24 months and must be continuous from the date of the qualifying event. If you elect not to make self-payments to continue coverage—any hours reported for that month and any hours remaining in your bank (if any) will be forfeited if not used toward eligibility within 12 months.

**It is important to note that all dollars "banked" will be forfeited on the date a group voluntarily withdraws from the TeamCare Hourly Plan.**

**Please see the Active Health & Welfare Plan Document for additional details. Note, the Plan Document controls over any conflicts with this summary.**





We've been delivering great benefits for 75 years.

### TeamCare Hourly Plan

We're tough negotiators who work for you. Through our networks, physicians, specialists, and hospitals have agreed to accept negotiated rates for services they provide. This protects you against charges above those considered "reasonable and customary" for your area.

### Amazing Benefits

TeamCare offers amazing benefits. From offering the largest PPO network in the country, to providing no-cost services through CVS MinuteClinic, Teladoc Health, USIN, and QuestSelect—TeamCare's benefit plan is second to none. You work hard, and your benefits should also work as hard. Your TeamCare benefits are there when you need us the most.

### Family Protection Benefit

Provided you stay in-network for all non-emergency care, you get added "peace of mind" knowing that your family will have up to five years of continued health coverage at no cost in the event of a your death.

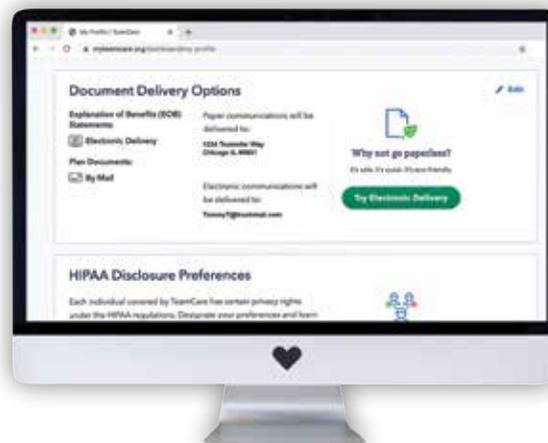
## Save Time with e-Delivery!

Did you know your Explanation of Benefits statements (EOBs) and other plan documents are available electronically through **MyTeamCare.org**?

With electronic document delivery, you're notified by email as soon as your EOBs are available on your secure member dashboard. With electronic delivery, there's no waiting or risk of your documents getting lost or stolen in the mail.

Your secure member dashboard allows you to search, download, and print from any device, 24/7. Electronic document delivery also helps the environment by reducing paper waste.

Start saving time and paper by visiting **MyTeamCare.org** and enrolling in electronic document delivery today!

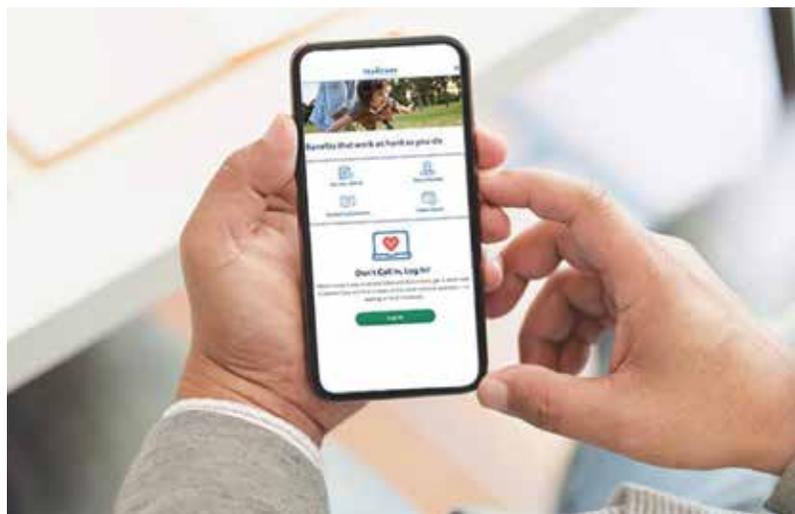


## Download Now: The MyTeamCare App

The **MyTeamCare app** gives you a convenient way to look up the information you need, when you need it.

You can use the **MyTeamCare app** to look up your claims and benefit information quickly. You can also access digital ID cards and send a message via the secure *Message Center*—all through the app.

The **MyTeamCare app** is available to download on the Apple App Store and the Google Play Store, or scan the QR heart below to download to your phone or tablet.



Scan here to download the new **MyTeamCare app!** The **MyTeamCare app** is available to download now on the Apple App Store and the Google Play Store.

## Our Trusted Partners



**BlueCross BlueShield**  
bcbsil.com



**Teladoc Health**  
teladochealth.com/TeamCare  
800-TELADOC



**MinuteClinic**  
minuteclinic.com  
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**Lab Benefit**  
(QuestSelect)  
questselect.com  
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**Humana Dental**  
humanadentalnetwork.com  
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**Caremark**  
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888-483-2650



**Imaging Benefit**  
(USIN)  
877-674-0674



**EyeMed Vision Care**  
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866-723-0514

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