

TEAMCARE[®]

A CENTRAL STATES HEALTH PLAN

Delivering better healthcare over the long haul

Your company needs a healthcare
partner you can trust.

TeamCare is that partner.





TeamCare is the "one-stop shop" for your medical, prescription, dental, vision, short-term disability, and life insurance benefits.

TeamCare provides quality healthcare at a great price.

Our mission is to serve Teamster local unions, employers, and members by helping them get the most out of generous health and wellness plans that deliver high quality networks along with low out-of-pocket cost. That's important because a group healthcare plan is the linchpin of any employer compensation package—one that will help you hire and retain the best workers.

Over the years, shopping for the right healthcare plan has become more complicated. Today, it can eat up a great deal of the time you need to be running your business. We stay on top of the ever-changing healthcare marketplace to deliver superior health and wellness plans over the long haul. Your employees will enjoy access to the best healthcare networks and a team of Benefits Specialists who “think like you” and really care.



TeamCare is committed to a long-term relationship with our employer and union partners. We are an industry leader helping employers get the most for their group healthcare plan dollars.

As our nation's healthcare costs have increased, many plans lower costs by either charging higher deductibles or providing a more limited choice of doctors and hospitals. Because we are one of the largest health funds in the country, we leverage our size to negotiate competitive discounts with the very best provider and benefit networks.

When your employees are faced with everyday healthcare needs—or a life-threatening illness—they can turn to our high-quality networks that offer easy access to the best doctors, healthcare facilities, and hospitals.





*We handled 300 claims a day in 1950,
and we are now handling almost
50,000 claims each day!*



TeamCare has been delivering quality healthcare benefits for 75 years.

TeamCare was founded on March 14, 1950, and was one of the first labor health funds established under the Taft-Hartley Act of 1947. Healthcare and the nation have changed a great deal, and we are constantly evolving to meet the needs of our nearly 500,000 covered members. Today, TeamCare is the largest labor healthcare fund in the country covering both bargaining and non-bargaining employees.

TeamCare is a third party to your negotiations—and has extensive experience in this role. Our national clients include top companies:

- ABF Feight
- Allegiant
- ALSCO
- American Red Cross
- Aramark
- Cassens
- Compass
- Dannon Foods
- IDEMIA
- Jack Cooper
- Johnson Controls
- Kroger
- Molson Coors
- Prairie Farms
- Standard Forwarding
- SuperValu Foods
- UPS
- YRC
- **And over 1,500 other employers**

Now you can budget healthcare for the long haul.

In today's economy, TeamCare recognizes that healthcare costs are a major concern for employers negotiating multi-year collective bargaining agreements. We can help there because doing business with TeamCare means that you can enjoy a guaranteed multi-year rate quote. A traditional insurance carrier may offer a low initial rate quote to earn your business only to surprise you with increased rates in subsequent years.

Simplifying Healthcare For Municipalities

Faced with ever-increasing healthcare costs and lower tax revenues, municipalities are challenged each year to balance their budget. TeamCare works with county, city and villages to provide guaranteed rates and long-term security for over 150 participating municipalities.

Many municipalities have multiple union contracts. TeamCare can provide coverage for all. From the Teamsters to Public Safety to your non-bargaining units—TeamCare simplifies things as the “one-stop shop” for all of your healthcare needs.

Geared To Your Best Interests


Unlike insurance carriers that need to report profits to their shareholders, we are a not-for-profit Taft-Hartley Trust Fund with a joint Board of Trustees of union officials and employers. There is strength in numbers and solidarity in purpose between employers, unions, employees, and TeamCare. Our goal is to provide the best possible health benefits while maintaining an affordable contribution rate structure as part of the overall collective bargaining agreement.





TeamCare takes healthcare off your plate and then serves up great benefits.

Many of the employers we serve don't have a health benefits manager on staff. Our Benefits Specialists take on this role to provide exceptional care for your employees. TeamCare does not have the added expense of a third-party administrator because our in-house staff handles all administrative functions—and that leads to lower costs for our employers by:

- Contracting with the best provider networks in the country
- Handling all administration of your benefits, including Enrollment and Open Enrollment
- Providing all COBRA administration for continued coverage
- Providing Affordable Care Act administration and end of the year reporting
- Simplifying administration and record keeping—as a single source of benefits
- Processing all claims and explanation of benefit statements
- Reviewing and handling all appeals
- Online billing and reporting 
- Staffing a CustomerCare Center with over 125 Benefits Specialists
- Providing a real time state-of-the-art website at **MyTeamCare.org** and mobile app.
- **Allowing you to focus on your business and not on benefits**

We make it easy to get on board with us.

We take pride in delivering outstanding service for you and your employees. At TeamCare, an Account Representative and a Field Service Representative is assigned to each employer. Your Account Representative will be the go-to person for all billing and contribution questions. Your Field Representative is available to assist with the transition to TeamCare, and troubleshoot benefit or eligibility issues. Depending on your needs, the Field Service Representative can conduct benefit education and/or enrollment sessions at your worksite to ensure that a transition to TeamCare is seamless.

Our CustomerCare Center, located in Chicago, IL, is staffed with over 125 Benefits Specialists who are available during normal business hours to assist with any benefits questions your employees may have. In addition, **MyTeamCare.org** is a state-of-the-art website that provides members, employers, and unions 24/7 access.

Find everything you need at **MyTeamCare.org** or through the **MyTeamCare app**

Whether it's to locate a doctor, check on a claim, review benefits, or simply to ask a question, **MyTeamCare.org** will be a tool your employees will really appreciate.



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

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

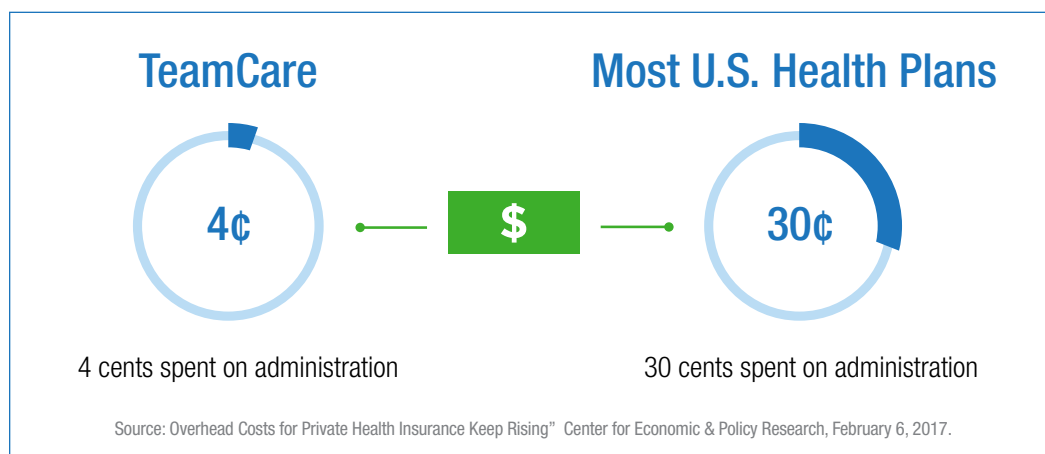




TeamCare has the lowest administrative costs in the industry and we pass those savings on to you.

The rising cost of healthcare is the big reason why so many employers choose TeamCare as their group health plan partner. Curbing administrative costs is our prescription for delivering better healthcare over the long haul. Put another way, we help your employees keep more of their hard-earned money in their pockets.

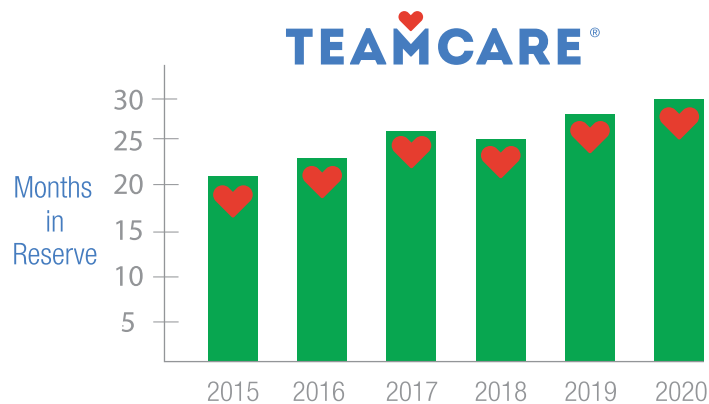
TeamCare is a not-for-profit without the high administrative costs of advertising and marketing, executive compensation or broker commissions. By keeping administrative fees exceptionally low compared with most other health plans, we free up resources that can go into member benefits and lower rates for our employers.



We're an incredibly healthy fund by any measure.

The financial strength of a health fund is determined by its assets or the number of benefit months that are held in reserve. For example, if no more contributions were received—how long could TeamCare continue to pay benefits? It is this buffer (assets in reserve) that helps when there are fluctuations or spikes in healthcare costs.

A “healthy” fund typically has 8 to 10 months of assets in reserve. As of 2021, TeamCare has over 29 months in reserves and over \$9 billion in assets. This allows TeamCare to provide a competitive rate quote to our employer and union partners, typically for the length of the contract.



TeamCare will design a plan that works harder for your company.

We make prescription drugs an affordable part of your employees' care with the largest Rx network in the country.



The doors at Mayo Clinic and other Centers of Excellence throughout the country are open to your employees.



Vision benefits can help keep your employees' eyes healthy, too.



Dental benefits and a voluntary dental network are something to smile about.



Short-term disability benefits protection provides peace of mind.



Life insurance benefits protect your employees' loved ones' future.



TeamCare Family Protection Benefit provides continued healthcare for family members after an employees' death at no cost.



\$0 Cost

All plans include:

- No-Cost Wellness Benefit
- No-Cost Immunizations
- No-Cost Lab Benefit through QuestSelect
- No-Cost Advanced Imaging Benefit through USIN
- No-Cost Telemedicine Benefit through Teladoc Health
- No-Cost Urgent Care at CVS MinuteClinic
- Low-Cost PPO Office Visit for physician or specialist

Let's take the first step on a healthy journey for both of us.

The TeamCare Field Service Staff and New Group Staff are standing by to help. Together, we can design a plan that works for you. In order to provide a competitive rate quote and comparison, we will need some information:

- The most recent three years of claims experience:
 - Subtotaled between medical and Rx (if possible)
 - Dental/vision (if applicable)
- Enrollment census spreadsheet that includes:
 - Date of birth
 - Gender
 - Current tier of coverage (Employee only, Employee+1, Family, etc.)
 - Zip code
- A list of catastrophic claimants (e.g., individuals with \$50,000 or more in a calendar year) for each of the last three years
- Copy of current Plan Summary or Summary of Benefits and Coverages
- COBRA rates for the last three years

We understand that you may not have all of this information available. We'll work with you to arrive at a proposal for your company. Our goal is to become your healthcare plan provider by demonstrating how TeamCare adds value—enhancing your employees' health and wellness at every stage of their life.

For help completing this data request or for more information, please contact:

Mike Mullane
Director, Marketing and Field Service Group
847-939-2297
mmullane@centralstates.org



Our Trusted Partners



LOGO
FPO