

TEAMCARE[®]  **CENTRAL STATES
PENSION FUND**

SUMMIT

2025



USING TEAMCARE TO ORGANIZE AND GROW MEMBERS

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TODAY'S WORKSHOP

- HEALTHCARE TODAY – INDUSTRY AND EMPLOYER TRENDS
- MULTIEMPLOYER HEALTH FUNDS
 - THE NEW ORGANIZING TOOL
 - CASE STUDIES
- WHY TEAMCARE BENEFITS THE EMPLOYER
- TEAMCARE RATES AND BENEFITS
- QUESTIONS AND ANSWERS



**A COPY OF TODAY'S
PRESENTATION WILL BE EMAILED
AND AVAILABLE ON THE LOCAL
UNION PORTAL.**



TEAMCARE CONTINUES TO GROW

SINCE 1950,
TEAMCARE HAS GROWN TO THE
LARGEST MULTIEMPLOYER HEALTH
PLAN IN THE COUNTRY

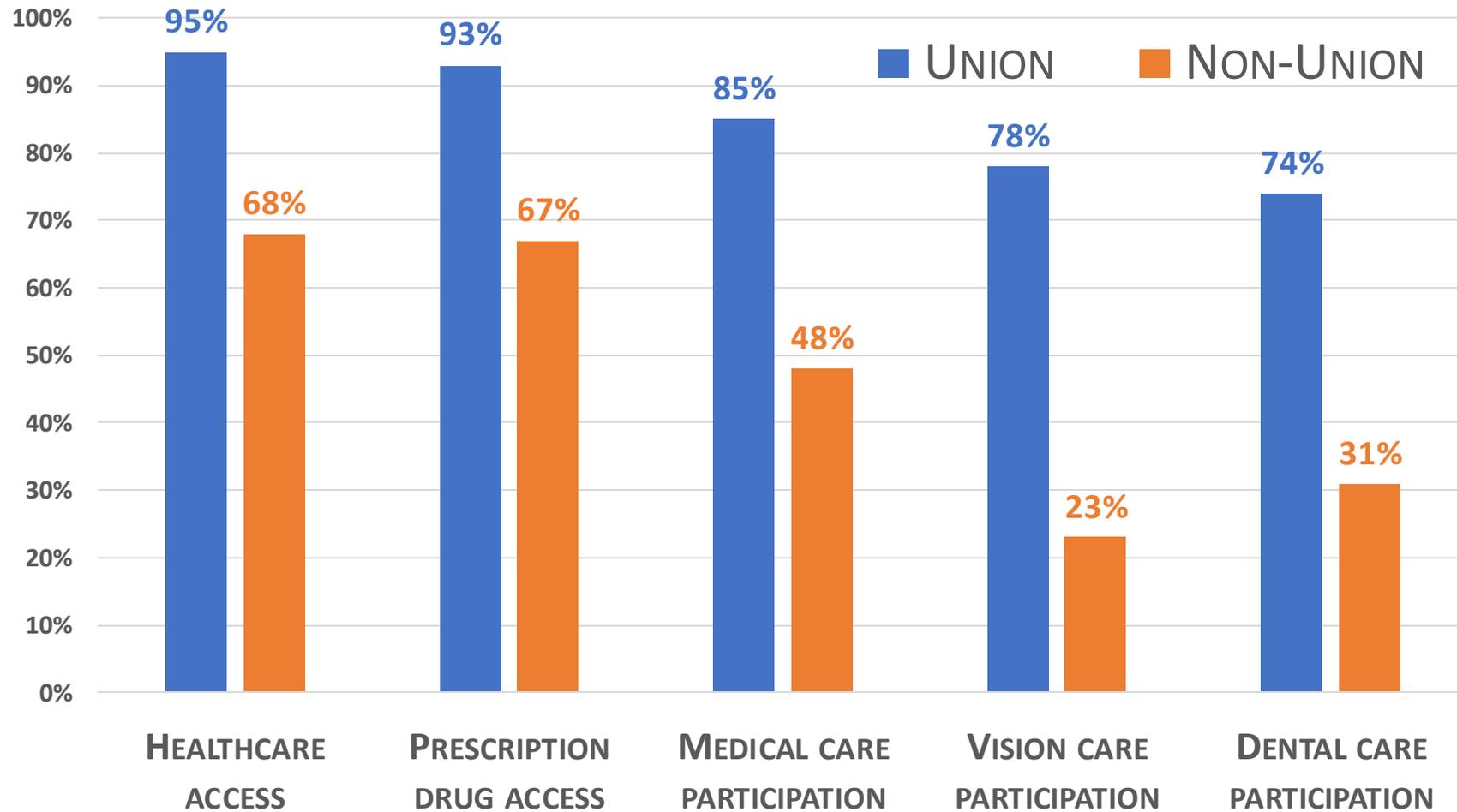
TEAMCARE[®]
A CENTRAL STATES HEALTH PLAN

75

YEARS ♥ STRONG

- **2003: 195,000** COVERED LIVES
- **2014: 373,000** COVERED LIVES
- **2025: 520,000** COVERED LIVES

UNION VS. NON-UNION TRENDS



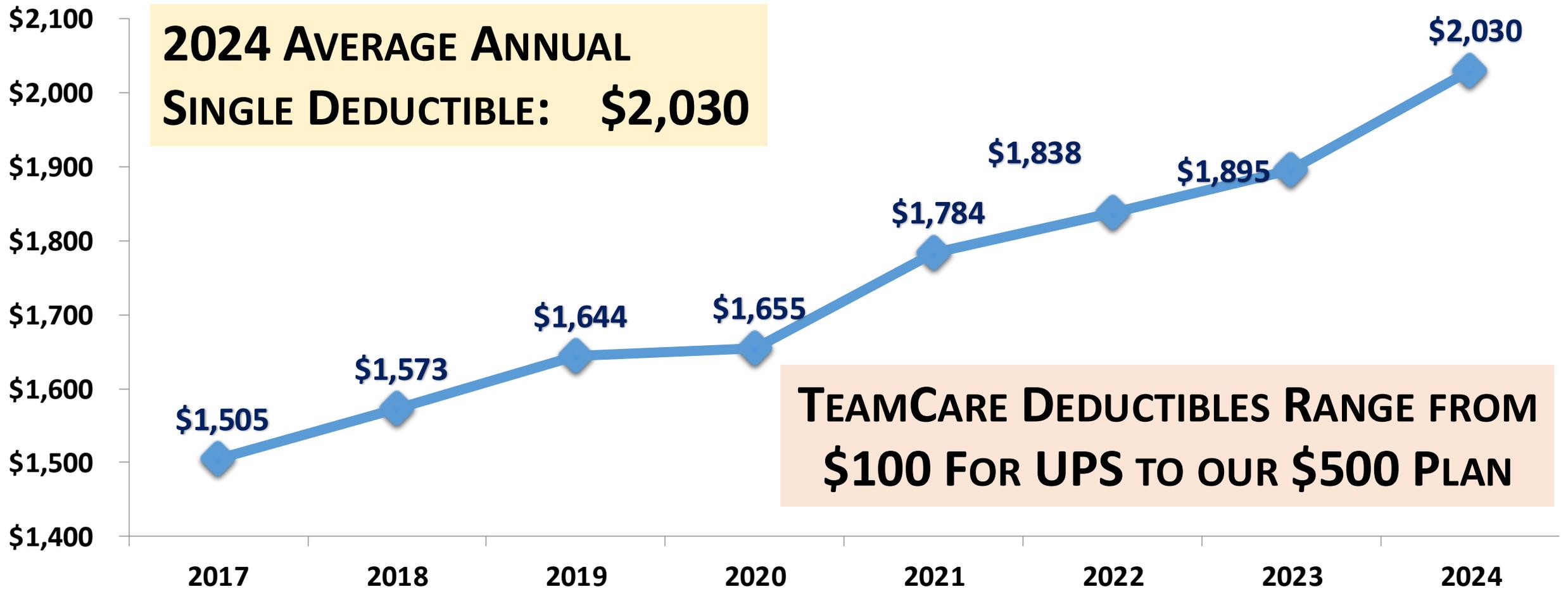
Source: U.S. Bureau of Labor Statistics

EMPLOYER PLAN DESIGNS THAT **HURT** MEMBERS

- **ACCOUNT BASED HEALTH PLANS (401K'S OF HEALTHCARE)**
 - HEALTH SAVINGS ACCOUNT (HSA)
 - HEALTH REIMBURSEMENT ACCOUNTS (HRA)
- **HIGH DEDUCTIBLE HEALTH PLANS**
 - POPULAR AND TERRIBLE FOR THE EMPLOYEE
- **HEALTH AND WELLNESS PLANS**
 - PREMIUM AND PAYROLL DEDUCTION BASED ON HEALTH RISK ASSESSMENT
- **NARROW NETWORKS**
 - CLOSED OR LIMITED NETWORK OF PROVIDERS – VERY RESTRICTIVE – NO OON COVERAGE

AVERAGE ANNUAL DEDUCTIBLE - SINGLE

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2025



INDUSTRY AND EMPLOYER TRENDS

- HEALTHCARE IS THE LEADING ECONOMIC FACTOR IN EVERY CBA
- UNIONIZED EMPLOYERS LEAD THE WAY IN PROVIDING HEALTHCARE TO THEIR EMPLOYEES
 - EXCELLENT ORGANIZING TOOL
- CURRENTLY, THE MAJORITY (56%) OF AMERICANS GET THEIR HEALTH INSURANCE THROUGH THEIR EMPLOYER.
- EMPLOYERS ARE PROPOSING VARIOUS HEALTH PLANS TO SAVE MONEY
- MOST EMPLOYERS CONTINUE TO SHIFT MORE COST TO THEIR EMPLOYEES.



MUNICIPAL GROUPS .. OPEN FOR BUSINESS ..



BAZETTA TOWNSHIP (OH)

CITY OF ALTOONA (IL)

CITY OF BLACK RIVER FALLS (WI)

CITY OF BLUE GRASS (IA)

CITY OF BOONVILLE (IN)

CITY OF BUFFALO (IA)

CITY OF CHILICOTHE (IL)

CITY OF COLFAX (IA)

CITY OF CORNELL (WI)

CITY OF DURANT (IA)

CITY OF EAST CHICAGO (IN)

CITY OF EAST DUBUQUE (IL)

CITY OF EVANSVILLE (IN)

CITY OF GARY (IN)

CITY OF GOSHEN (IN)

CITY OF HAMMOND (IN)

CITY OF KANKAKEE (IL)

CITY OF LOUISA (KY)

CITY OF MANITOWOC (WI)

CITY OF MERRILL (IA)

CITY OF MILFORD (IA)

CITY OF OAKLAND CITY (IN)

CITY OF OKOBOJI (IA)

CITY OF OWEN (WI)

VANDEBURGH COUNTY (IN)

GIBSON COUNTY (IN)

JACKSON COUNTY (IA)

LAKE COUNTY HIGHWAY DEPT (IN)

LAWRENCE COUNTY ENGINEER (OH)

LAWRENCE COUNTY (OH)

MADISON COUNTY HWY DEPT (IL)

MARSHALL COUNTY (IL)

MENARD COUNTY HIGHWAY (IL)

PIKE COUNTY (IN)

SCHOOL DISTRICT OF THORP (WI)

ST FRANCOIS COUNTY (MO)

TAZEWELL COUNTY (IL)

VILLAGE OF BIRON (WI)

VILLAGE OF BONDUEL (WI)

VILLAGE OF BOYD (WI)

VILLAGE OF CADOTT (WI)

VILLAGE OF DENMARK (WI)

VILLAGE OF FAIRCHILD (WI)

VILLAGE OF FOOTVILLE (WI)

VILLAGE OF HAMMOND (IN)

VILLAGE OF KRONENWETTER (WI)

VILLAGE OF LUCK (WI)

THREE CASE STUDIES ... WHERE TEAMCARE HELPED ...



CASE STUDIES



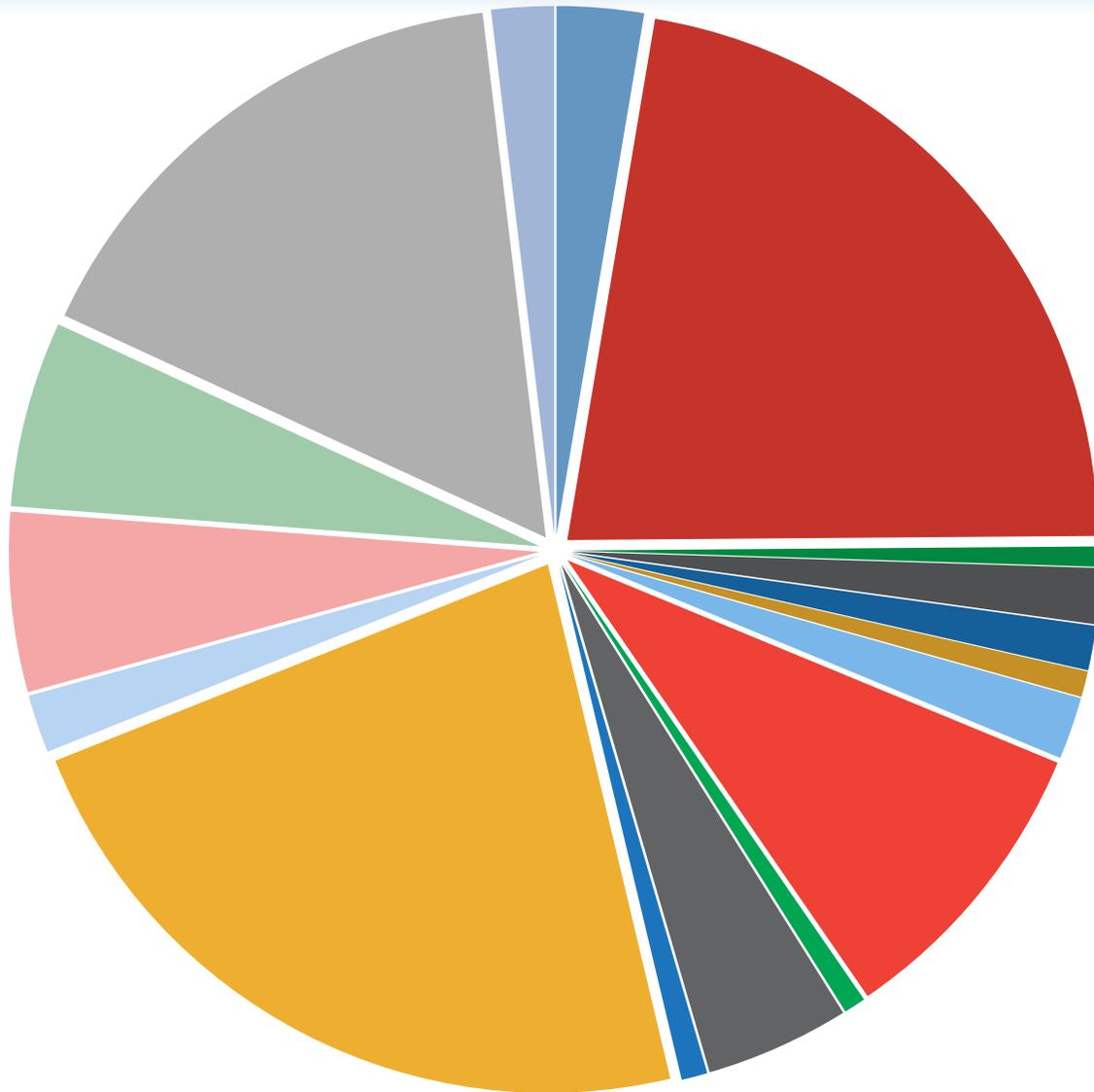
- FIRST PROPOSAL IN 2009
- UNION COALITION JOINED THE FUND IN 2016
- PRE-TEAMCARE, ARC HAD MEMBERS IN 31 STATES AND HAD 26 DIFFERENT HEALTH PLANS THAT THEY WERE MANAGING
- EACH OF THE 26 DIFFERENT PLANS OFFERED SIGNIFICANTLY DIFFERENT BENEFITS BASED ON GEO
- SINCE 2016, THE TEAMSTERS HAVE ORGANIZED 41 NEW GROUPS (1,800 NEW MEMBERS)



**American
Red Cross**



AMERICAN RED CROSS HEALTH PLANS ... BEFORE TEAMCARE



- Blue Care MI
- Cigna PPO
- Hlth Plus MI
- Kaiser GA
- Kaiser Mid-Atl
- Kaiser N CA
- Kaiser NW (OR)
- Kaiser S CA
- MCS
- MyChc 1
- MyChc 2
- No Coverage
- Physicians Hlth
- Plan 1
- Plan 2
- Plan 3
- Plan 4

18 MEDICAL NETWORKS
3 DENTAL NETWORKS
2 VISION NETWORKS
1 LIFE INSURANCE CARRIER
1 STD CARRIER



ALLEGiant AIRLINES

FIRST PROPOSAL 2010

NEWLY ORGANIZED PILOTS JOINED THE FUND IN 2016

IN 2020, DISPATCHERS WANTED BETTER INSURANCE AND WERE ORGANIZED BY LOCAL 996 AND JOINED TEAMCARE

IN 2021, MECHANICS ORGANIZED FOR TEAMCARE BENEFITS

IN 2022, THE FLIGHT ATTENDANTS AND NON-BARGAINING UNIT JOINED TEAMCARE

TEAMCARE[®]

Delivering better healthcare over the long haul

UNFITM
BETTER FOOD. BETTER FUTURE.



MICHAEL MULLANE
DIRECTOR OF MARKETING AND FIELD SERVICE DEPARTMENT

UNFI CURRENT BENEFITS

- **CAFETERIA STYLE BENEFIT PLAN:**

- CHOOSE MEDICAL (4 PLANS): PPO, HDHP w/HSA, EPO, HDHP BASIC (NO HSA)
- OPTIONAL DENTAL (2 PLANS),
- OPTIONAL VISION (2 PLANS),
- OPTIONAL LONG-TERM DISABILITY
- OPTIONAL LIFE INSURANCE

	PPO OPTION	EPO	HPHP w/ HSA	HDHP BASIC
DEDUCTIBLE	\$700 / \$1,400	\$1,500 / \$3,000	\$1,800 / \$3,600	\$6,000 / \$12,000
OUT-OF-POCKET LIMIT	\$6,000 / \$12,000	\$6,000 / \$12,000 FAMILY	\$6,000 / \$12,000	\$6,000 / \$12,000
CO-PAY	\$40 OFFICE VISIT	\$40 OFFICE VISIT	20% COINSURANCE	20% COINSURANCE
CO-INSURANCE	80/20 PLAN	80/20 PLAN	80/20 PLAN	80/20 PLAN
HSA EMPLOYER CONTRIBUTIONS	NONE	NONE	\$350 INDIVIDUAL \$700 FAMILY	NONE

UNFI CURRENT MEMBER COSTS

	MEDICAL OPTIONS			
	PPO	HDHP w/HSA	EPO	HDHP Basic
WEEKLY				
ASSOCIATE ONLY	\$51.50	\$42.51	\$33.47	\$20.64
ASSOCIATE + SPOUSE	\$133.91	\$102.48	\$87.03	\$53.67
ASSOCIATE + CHILD(REN)	\$103.01	\$81.36	\$66.95	\$41.28
FAMILY	\$185.41	\$141.34	\$120.51	\$74.31

	DENTAL OPTIONS	
	BASIC	ENHANCED
WEEKLY		
ASSOCIATE ONLY	\$2.04	\$3.91
ASSOCIATE + SPOUSE	\$5.30	\$10.17
ASSOCIATE + CHILD(REN)	\$4.08	\$7.82
FAMILY	\$7.34	\$14.07

	VISION OPTIONS	
	BASIC	ENHANCED
WEEKLY		
ASSOCIATE ONLY	\$1.10	\$2.27
ASSOCIATE + SPOUSE	\$2.20	\$4.55
ASSOCIATE + CHILD(REN)	\$2.36	\$4.86
FAMILY	\$3.77	\$7.78

- DEPENDING ON MEMBER'S ELECTION, THERE WOULD BE **ADDITIONAL** DEDUCTIONS FOR DISABILITY BENEFITS AND LIFE INSURANCE DEPENDENTS
- **\$207.26** PER WEEK (\$10,777 PER YEAR) PAYROLL DEDUCTION FOR **FAMILY PPO, DENTAL, AND VISION**

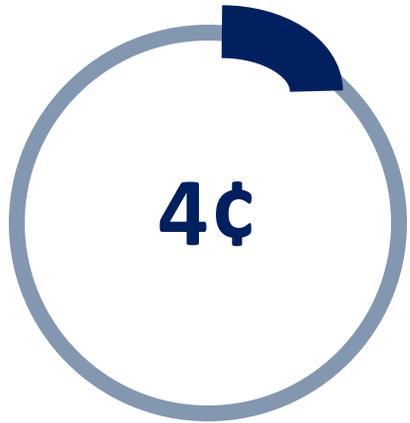
	UNFI PPO OPTION	UNFI EPO OPTION	TEAMCARE PLAN TA 80% PLAN
NETWORK	ANTHEM BCBS	ANTHEM BCBS	BLUECROSS BLUESHIELD NATIONAL PPO
DEDUCTIBLE:	\$700 / \$1,400	\$1,500 / \$3,000	\$200 INDIVIDUAL \$500 FAMILY
OUT OF POCKET:	\$6,000 / \$12,000	\$6,000 / \$12,000 FAMILY	\$2,500 INDIVIDUAL \$5,000 FAMILY
CO-INSURANCE	AFTER DEDUCTIBLE, 20%	AFTER DEDUCTIBLE, 20%	AFTER DEDUCTIBLE, 20%
OFFICE VISIT	\$40 OFFICE VISIT	\$40 OFFICE VISIT	\$20 OFFICE VISIT
TELEMEDICINE	\$40 OFFICE VISIT	\$40 OFFICE VISIT	\$0 COPAY TELEDOC \$20 COPAY WITH BCBS
OUTPATIENT LAB	AFTER DEDUCTIBLE, 20%	AFTER DEDUCTIBLE, 20%	COVERED IN FULL QUEST LABS
OUTPATIENT IMAGING	AFTER DEDUCTIBLE, 20%	AFTER DEDUCTIBLE, 20%	COVERED IN FULL US IMAGING NETWORK
PRESCRIPTION BENEFITS	UNKNOWN	UNKNOWN	25% RETAIL / 20% MAIL-ORDER/CVS
DENTAL DEDUCTIBLE	\$50 PER PERSON PER YEAR	\$50 PER PERSON PER YEAR	NONE
DENTAL	BASIC: \$1,000 ANNUAL MAX ENHANCED: \$1,500 ANNUAL MAX	BASIC: \$1,000 ANNUAL MAX ENHANCED: \$1,500 ANNUAL MAX	\$2,500 ANNUAL MAX
ORTHODONTIA	BASIC: NONE ENHANCED: \$1,750 LIFETIME MAX	BASIC: NONE ENHANCED: \$1,750 LIFETIME MAX	\$2,500 LIFETIME MAX
VISION	ENHANCED VISION (BASIC VISION IS LESS): EXAM: \$10 COPAY, INCLUDES LENSES FRAMES: \$20 COPAY AND \$165 ALLOWANCE CONTACTS \$165 ALLOWANCE	ENHANCED VISION (BASIC VISION IS LESS): EXAM: \$10 COPAY, INCLUDES LENSES FRAMES: \$20 COPAY AND \$165 ALLOWANCE CONTACTS \$165 ALLOWANCE	EXAM: \$10 COPAY INCLUDES LENSES; FRAMES: \$150 ALLOWANCE; CONTACTS: \$120 EVERY 12 MONTHS
SHORTTERM DISABILITY	UNKNOWN / UNKNOWN IF ADDITIONAL COST	UNKNOWN / UNKNOWN IF ADDITIONAL COST	\$300 PER WK (WEEKS 1-10); \$350 PER WK (WEEKS 11-26) WITH CONTINUED COVERAGE WHILE ON DISABILITY
LIFE INSURANCE	UNKNOWN / UNKNOWN IF ADDITIONAL COST	UNKNOWN / UNKNOWN IF ADDITIONAL COST	\$40,000 LIFE / \$40,000 ACCIDENT

RECAP OF TEAMCARE PROPOSAL

- THREE YEARS OF GUARANTEED HEALTHCARE RATES ... 24 MONTH RATE FREEZE
 - DIFFERENT PLAN PRICE POINTS ... ALL SUPERIOR TO UNFI CURRENT BENEFIT OFFERINGS
- TEAMCARE ADMINISTERS **ALL** BENEFITS ... “ONE-STOP SHOP”
- UNION STAFFED CUSTOMERCARE CALL CENTER FOR MEMBERS
- FIELD SERVICE REPRESENTATIVE FOR LOCAL UNIONS
- TEAMCARE ADJUDICATES MEMBER/PROVIDER APPEALS
- TEAMCARE HANDLES ONBOARDING
- TEAMCARE HANDLES OPEN ENROLLMENT ADMINISTRATION
- ONLINE REPORTING AND REMITTANCE FOR EMPLOYERS



LOW ADMINISTRATIVE COSTS = LOW RATES

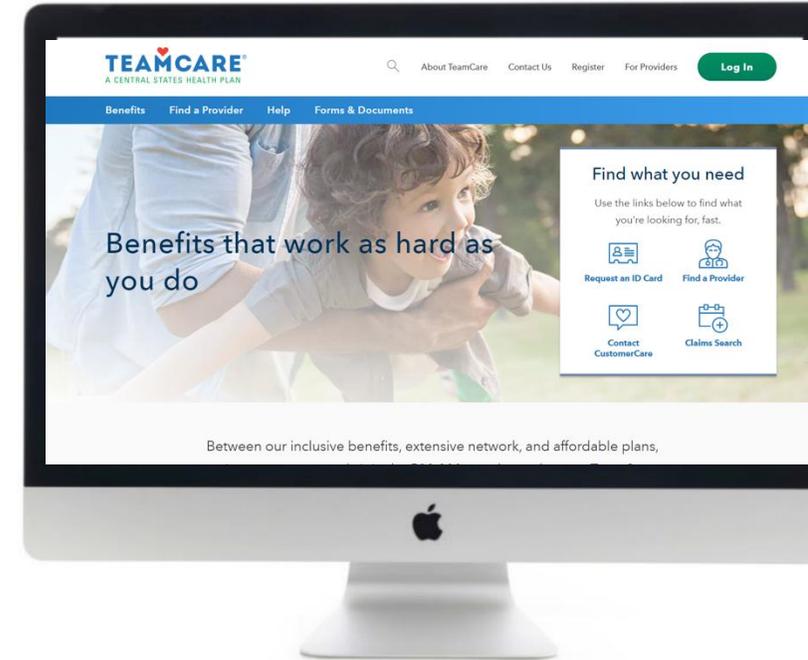


- **LARGE HEALTHCARE FUND** – ABLE TO NEGOTIATE WITH VENDORS LOWER PMPM
- **NO COMMISSIONS, NO BROKER OR CONSULTANT FEES**
- **ALL ACA FEES PAID BY TEAMCARE**
- **BENEFIT ADMINISTRATION HANDLED BY TEAMCARE**
OPEN ENROLLMENT, COBRA, ACA MAILINGS, 1095s
- **NO SEPARATE BENEFIT ADMINISTRATION COSTS**
(DENTAL, VISION, MEDICAL, RX)
- **COMMUNITY RATED HEALTH FUND** – ANNUAL RATE INCREASES ESTABLISHED NOT ON EXPERIENCE OF A SINGLE EMPLOYER, BUT ENTIRE FUND

ADMINISTRATIVE SAVINGS TO THE EMPLOYER

WHAT DOES TEAMCARE PROVIDE OUR EMPLOYERS?

- ADMINISTERS ALL BENEFITS ... “ONE-STOP SHOP”
- OPERATES OUR CUSTOMERCARE CALL CENTER
- PROVIDES ALL COBRA ADMINISTRATION
- PROVIDES ALL ENROLLMENT/OPEN ENROLLMENT ADMINISTRATION
- ADJUDICATES MEMBER/PROVIDER APPEALS
- PROVIDES ONLINE REPORTING AND REMITTANCE FOR EMPLOYERS
- PROVIDES EMPLOYER A BILLING AND A FIELD SERVICE REPRESENTATIVE
- HANDLES ALL ACA COMPLIANCE AS A TAFT-HARTLEY BENEFIT FUND



PARTICIPATION REQUIREMENTS



- **OPTING-OUT OF COVERAGE ONLY APPLIES TO MEMBERS OF THE NEW GROUP(S) AT TIME OF INITIAL ENROLLMENT**
- **ALL FUTURE NEW HIRES MUST PARTICIPATE IN THE FUND – NO OPT-OUTS FOR NEW HIRES**
- **IMMEDIATE COVERAGE FOR NEW GROUP MEMBERS.**
- **ESTABLISHING PERIOD APPLIES TO ALL FUTURE NEW HIRES**

ONBOARDING AND ENROLLMENT



- **DEPENDING ON TIMING, TEAMCARE WOULD ALL ONBOARDING THE GROUP**
 - PASSIVE ENROLLMENT
 - ONSITE ENROLLMENT / BENEFIT MEETINGS
 - ONLINE ENROLLMENT
 - WEBINAR BENEFIT EDUCATION MEETINGS
- **ONLINE REPORTING FOR EMPLOYER PREMIUMS**
 - eTAD PROGRAM
- **COBRA EMPLOYEES**

WHY BRING TEAMCARE TO THE TABLE

PLAN DESIGN ... PLAN DESIGN ... PLAN DESIGN

“ONE-STOP” SHOP: MED, DEN, VIS, LIFE, STD, FAMILY PROTECTION

MULTI-YEAR RATE QUOTES

UNION HEALTH FUND & PORTABILITY BETWEEN EMPLOYERS ... ENFORCES UNION

FINANCIALLY SECURE HEALTH FUND ... PREPARED FOR THE FUTURE

EXCEPTIONAL SERVICE: CALL CENTER, WEB SITE, ONSITE HEALTH FAIRS

WHY BRING TEAMCARE TO THE TABLE

RATE TIER OPTIONS: COMPOSITE, 2-TIER: SINGLE/FAMILY, 4-TIER: SINGLE, W/SPOUSE, W/CHILDREN, FAMILY

OPTIONS: WEEKLY / HOURLY FREQUENCY

STATE OF THE ART INFRASTRUCTURE AND SECURITY

COST

WHAT'S NEEDED ...

- RATE CHART AVAILABLE TO LOCAL UNIONS OF TEAMCARE'S BASE RATES
- FOR A PROPOSAL, TEAMCARE WILL REQUIRE:
 - CENSUS FILE
 - CLAIMS DATA OR HEALTH QUESTIONNAIRES
 - CURRENT PLAN BENEFITS
 - COBRA RATES
- TEAMCARE WILL PROVIDE A MULTI-YEAR RATE QUOTE
- TEAMCARE WILL HANDLE ALL BENEFIT EDUCATION, WORK WITH THE EMPLOYER, AND ONBOARD THE GROUP



QUESTIONS?

TODAY ... INDUSTRY LEADING UNION HEALTH FUND

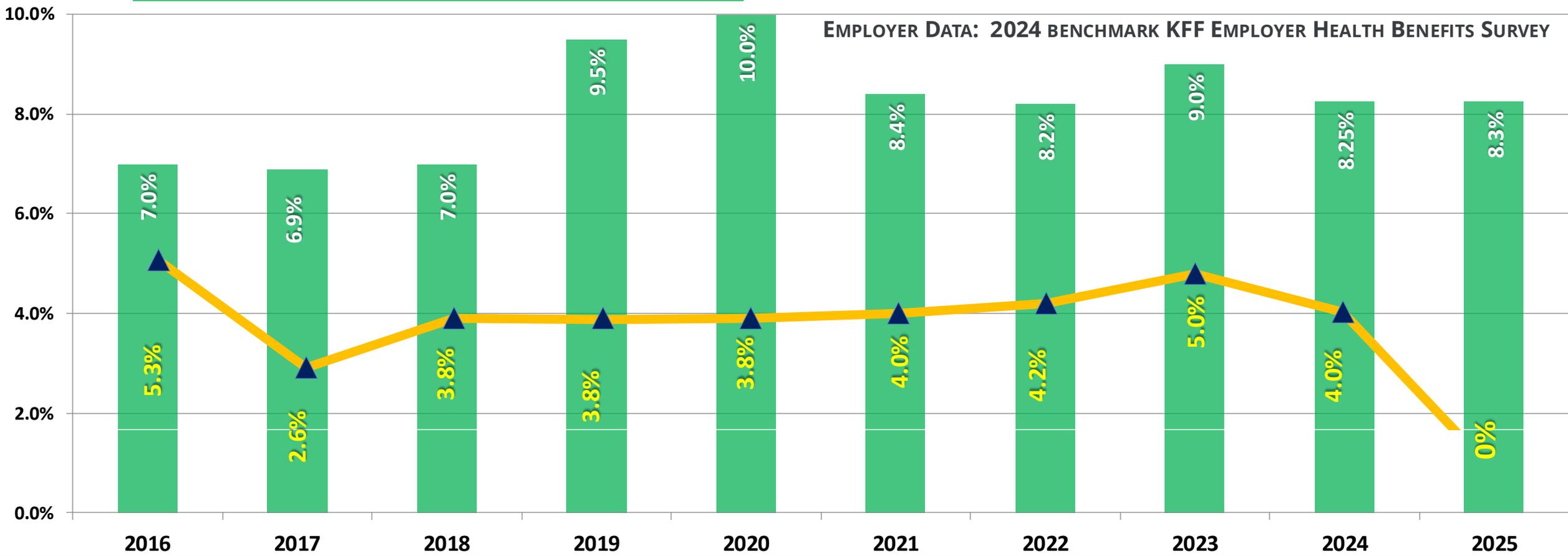
- NATION'S LARGEST MULTI-EMPLOYER HEALTH FUND
- PROVIDES HEALTH BENEFITS TO OVER 520,000 LIVES
- OVER \$4 BILLION IN PAID CLAIMS ANNUALLY
- NO 3RD PARTY-ADMINISTRATORS ... ALL HANDLED BY TEAMCARE
- PARTNERED WITH LARGEST NETWORKS FOR OUR MEMBERS ... BCBS / CVS CAREMARK



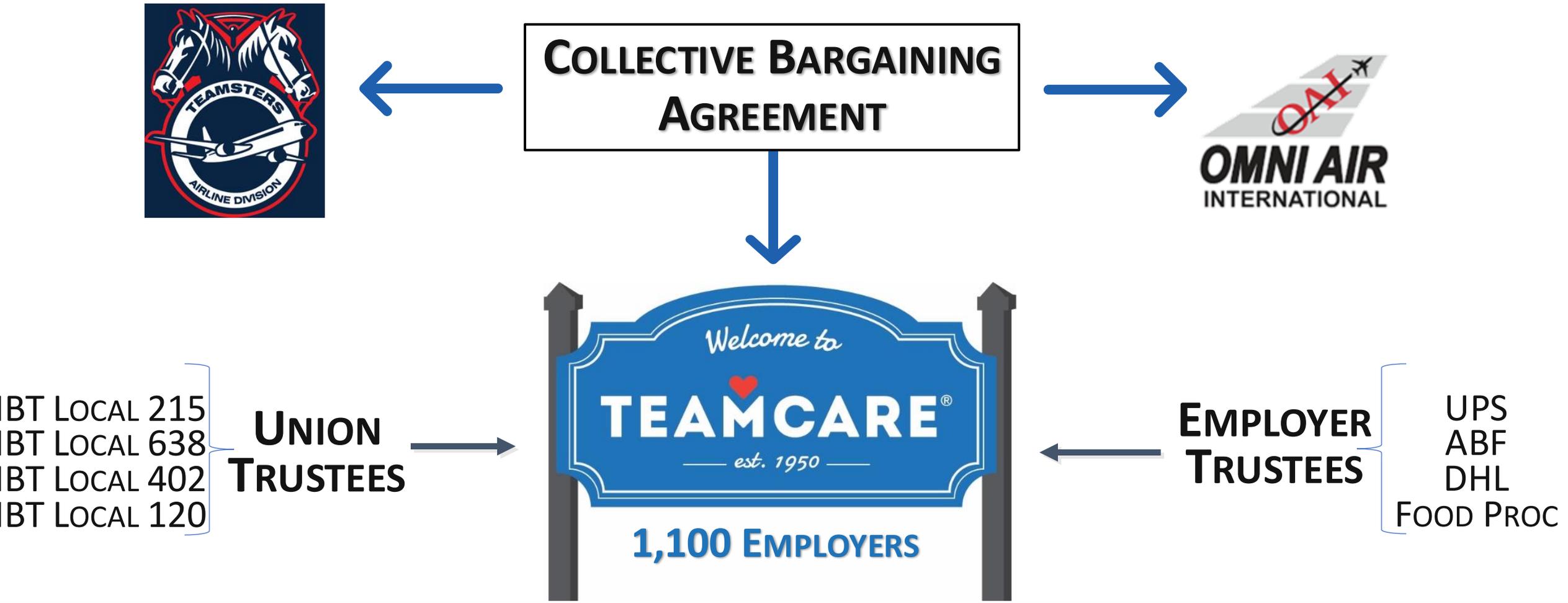
EMPLOYER SPONSORED HEALTH PLAN PREMIUMS ANNUAL INCREASES COMPARED TO TEAMCARE (PLAN C6) RATE PREMIUM

AVERAGE INDUSTRY INCREASE: 8.2%

AVERAGE TEAMCARE (C6) INCREASE: 3.67%



TEAMCARE IS 3RD PARTY TO YOUR NEGOTIATIONS



FULL WEEKLY COSTS

PLAN TA				
MEDICAL, PRESCRIPTION, DENTAL, VISION, DISABILITY, & LIFE INSURANCE COVERAGE				
EFFECTIVE DATE	MEMBER ONLY	MEMBER + CHILDREN	MEMBER + SPOUSE	FAMILY
08/01/2025	\$203.50	\$317.10	\$414.00	\$575.60
08/01/2026	\$203.50	\$317.10	\$414.00	\$575.60
08/01/2027	\$211.60	\$329.80	\$430.60	\$598.60
08/01/2028	CONTRIBUTION RATE NOT TO EXCEED AN ADDITIONAL 6% OF THE 08/01/2027 RATE			
08/01/2029	CONTRIBUTION RATE NOT TO EXCEED AN ADDITIONAL 6% OF THE 08/01/2028 RATE			

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