



TEAMCARE

A NATIONAL TEAMSTER HEALTH PLAN

Delivering better healthcare over the long haul

It's like comparing apples to oranges.



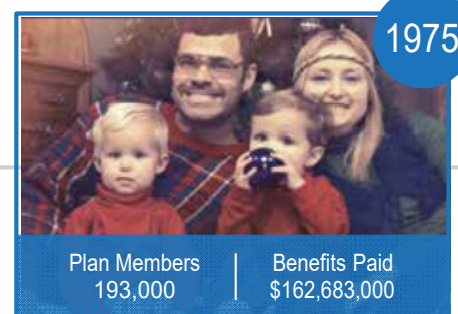
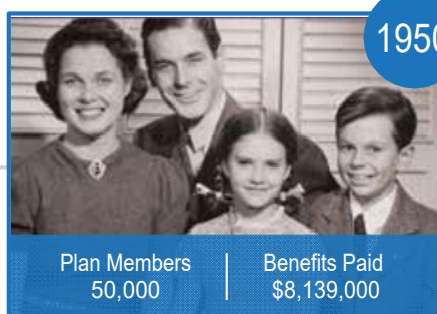


XPO Logistics employees can expect a smooth journey with TeamCare.

The answer is simple: XPO Logistics employees can expect a smooth journey with TeamCare because there is NO financial relationship between Central States Pension Fund and TeamCare; a separate Health Fund.

- The TeamCare Health Fund and the Central States Pension Fund are two distinct and separate legal entities that are governed by two separate trust agreements.
- Strict federal laws clearly state that the assets and liabilities of each of these funds must be managed as separate entities and **CAN NEVER** be mixed, combined or commingled in any manner.
- TeamCare is one of the most financially sound union health funds in the country, with over \$7 billion in assets.
- TeamCare is one of the nation's largest union health funds with, 1,500 participating employers.
- 98.5% of all employers renew annually with TeamCare!
- **TeamCare covers 500,000 individuals throughout all 50 states**

TeamCare has been providing superior health benefits for generations ... don't let false rumors affect XPO employees from enjoying these benefits.





Central States Pension Fund is a separate legal entity.

The Central States Pension Fund is financially challenged despite having \$13 billion in assets. A variety of factors led to the Central States Pension Fund and other multi-employer pension funds trouble, and **none of them will ever have an affect on TeamCare**—a legally separate and distinct Health Fund.

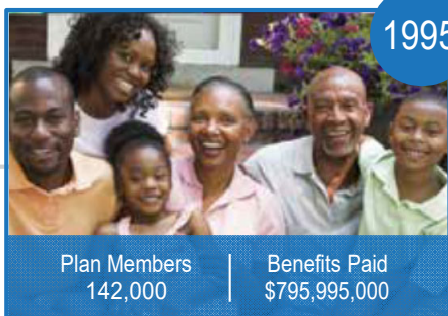
- Deregulation resulted in the loss of more than 13,000 employers that contributed to the Central States Pension Fund.
- Many employers in the Central States Pension Fund went bankrupt or out of business without making their full contributions or future obligation payments to this fund.
- Pension benefits earned by members of those “out of business employers” continue to be paid out today—with no further income from those employers. Currently about half of all pension benefit payments go to retirees whose employers never fully paid the fund to cover their pensions.
- Unlike a Pension Fund that continues to pay benefits, when an employer terminates a health fund, it ends their healthcare coverage.

XPO Logistics employees can be assured that their benefits in TeamCare, along with the 500,000 other participants in TeamCare – are entirely protected from any financial issues with the Central States Pension Fund.

As you can easily see, the operations of a pension fund are entirely different than the operations of a Health Fund like TeamCare—***it really is like comparing apples to oranges***

TeamCare has zero financial connection with the challenged Central States Pension Fund.

ZERO!





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