

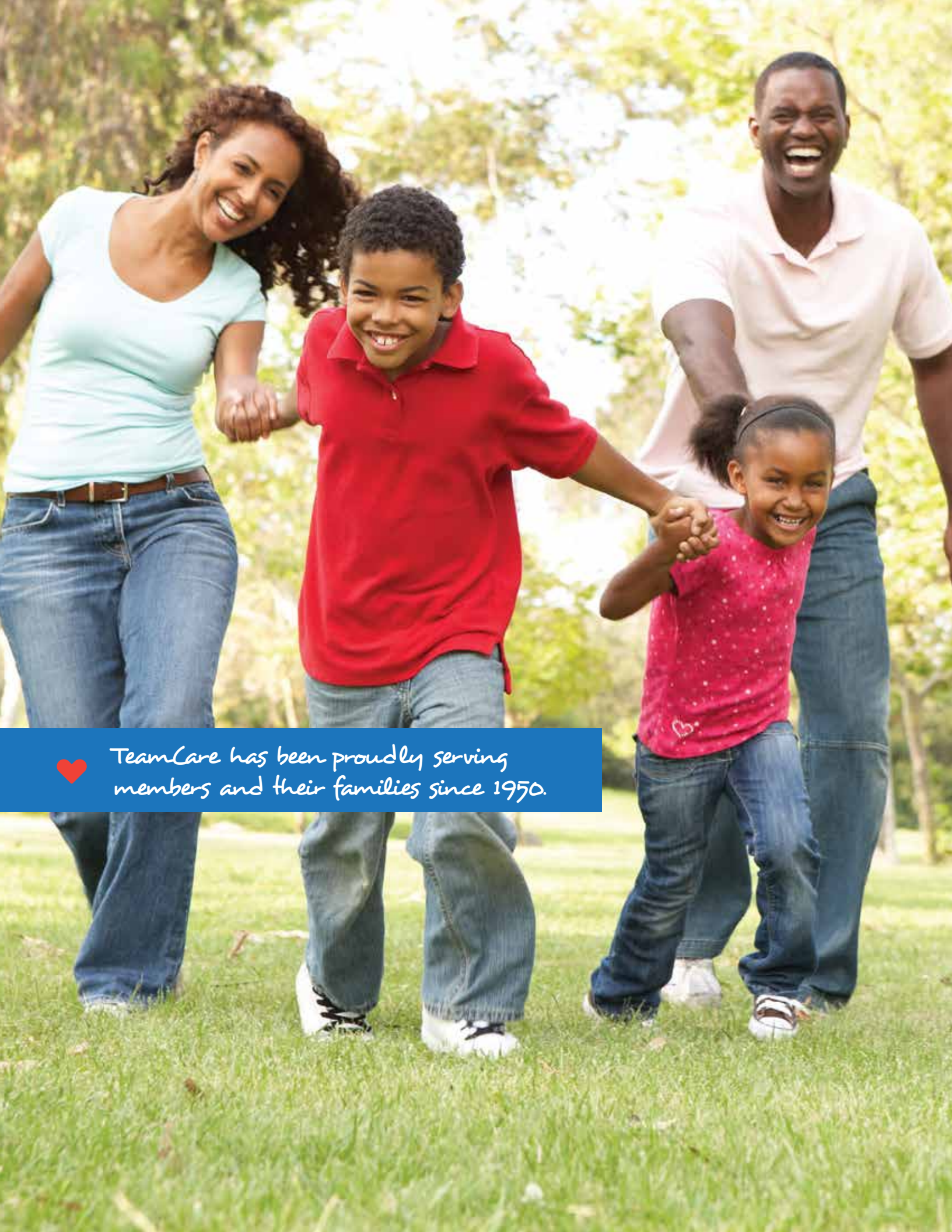
TEAMCARE[®]

A CENTRAL STATES HEALTH PLAN

Delivering better healthcare over the long haul

TeamCare has been delivering great benefits for more than 60 years.





TeamCare has been proudly serving members and their families since 1950.

Our members can depend on us to be there.

TeamCare® stands out as a healthcare provider that people enjoy dealing with—especially when someone has an illness and things are a little frazzled at home.

Our mission is to provide exceptional service to local unions, employers and participants by helping everyone get the most out of the generous health and wellness plans they have worked so hard to earn.

Our vision is to be the national health plan of choice for local unions, employers and participants by enhancing health and wellness throughout every stage of a member's life.

- We've put together high quality healthcare networks that provide members and their families with access to some of the best doctors, healthcare facilities and hospitals in the nation.
- Expansiveness of our network helps make sure that members can quickly get the medical help they need—sick members shouldn't have to wait on an office visit or to see a specialist.
- Have a question? We take great pride in taking the time to understand a member's needs and can be reached for caring support via phone, email, letter or MyTeamCare.org.
- It's also a secure feeling knowing that our TeamCare Family Protection Benefit will provide a member's family future security by guaranteeing them access to continued health benefits in the event of an untimely death.





*People call us at the worst moments—
and that is our finest hour.*

Here's a little plain talk about some pretty important member benefits.

When members have specific coverage questions—their **TeamCare Plan Benefit Summary** is a great resource. But here's a quick snapshot of the great benefits TeamCare members enjoy.

When our members visit a doctor, we keep out of pocket co-payments low.

- Many employer plans have deductibles (the amount you pay) that can cost employees hundreds of dollars. TeamCare members don't have to meet *any* deductible when they see their doctor for an office visit.
- Members make a low co-payment after their visit and keep more hard-earned cash in their pocket.
- Sometimes members need more than a quick office visit. When an x-ray or laboratory work is needed, it's good to know that's covered, too.

No surprise, we're incredibly tough negotiators.

When it comes to negotiations, we like to think that nobody does it better than Teamsters! We put our negotiating skills to work every day to help our members get a better deal on everything from doctor visits to vision and dental care.

All of our TeamCare doctors, hospitals, labs and other facilities have agreed to accept negotiated rates for the services they provide to members and their covered dependents, and that's why we have been able to deliver better benefits over the long haul.





TeamCare takes the pain out of understanding and paying for healthcare.

Our members enjoy great healthcare at every stage of their life.

Over the past 20 years, medical technology has improved care and we now enjoy the ability to keep a minor medical problem from turning into a major illness.

- Doctors and other healthcare providers can now make early and accurate diagnoses of illnesses that improve a member's long-term health and quality of life.
- From a newborn's first exam, childhood and on through adulthood, wellness and preventative medicine have become increasingly important to our nation.

Routine health screenings are important mileposts to observe as members journey through life.

Annual Physical Exams

TeamCare provides an annual physical examination for members and their families. Today, comprehensive physical exams can cost hundreds of dollars but our members simply pay their low office visit co-payment.

Routine Screenings and Testing

Most routine screening tests, including cholesterol, triglycerides levels and blood glucose, are covered, along with many other procedures geared to keep members healthy by spotting minor issues before they become serious conditions.

Women's Health Benefits

A low office visit co-payment provides coverage for an annual physical examination that includes a Pap test, mammogram and other necessary tests.

Child Wellness Benefits

We love kids as much as you do. We strongly believe that child physical examinations and immunizations are an essential part of raising healthy children.



We do our best to make prescription drugs an affordable part of your care.

Chances are there is a CVS pharmacy close by—with more than 7,600 stores in the United States. Members can visit a local CVS or choose to have their prescriptions filled by mail—many members see this as an added convenience.

Right Down the Street

Simply visit a CVS pharmacy and pick up the prescription—there may be a small co-payment. Members can also choose to use one of the 68,000 participating pharmacies in the TeamCare member pharmacy network.

Right to the Mailbox

The TeamCare Maintenance Choice™ Program or the Caremark Mail Service Pharmacy saves members time and money by mailing prescriptions directly to their home.

Right on the Money

TeamCare saves members money by offering generics in addition to brand name drugs. According to our expert partners at CVS Caremark, the biggest difference between generic and brand name medicines is all of the money people save. Research shows that folks can save an average of 30% to 80% when they fill prescriptions with a generic drug.



We help you get all the care you need from head to toes.



Dental care provides something else to smile about.

TeamCare members have access to Humana Dental Preferred Offices—one of the nation's largest providers of dental care.

TeamCare Dental (and brushing three times a day) saves members and their families money, with over 190,000 dentist locations to choose from across the nation. Members often find their family dentist is already a member of the Humana Dental Preferred Network—it's that popular.



Vision benefits keep your eyes healthy, too.

TeamCare covers vision care and prescription eyewear when members use the EyeMed national network of providers.

The EyeMed Advantage Network includes Pearle Vision®, LensCrafters®, Sears Optical®, JCPenney Optical®, Target Optical® and many other independent providers. TeamCare Vision members can receive an eye exam and glasses or contact lenses once every 12 months to keep their vision crystal clear.



Our lab work coverage meets the test.

TeamCare uses Quest Diagnostics to offer the TeamCare Lab Benefit so members and their families can save money on outpatient lab testing—most of the time at no cost. This is a great benefit for people who require diagnostic outpatient lab testing for blood and urine testing, cytology and pathology, and cultures.



MRIs, CTs and PET scans don't cost members a dime.

TeamCare and US Imaging provide access to over 2,200 facilities that perform MRIs, CTs, and PET scans—and members pay no deductible or co-insurance towards these advanced imaging services when they are scheduled through US Imaging.

Serious health needs get extra attention.

TeamCare works with Conifer Health Solutions to identify members with serious health problems that would benefit from additional medical management support. This program is completely voluntary, and many members find it helpful when it comes to closing any gaps in their care. Conifer Health Solutions will work with a seriously ill member to create a customized treatment plan with dedicated nursing support.



The doors at Mayo Clinic are open to our members.

For most illnesses and injuries, care at a local TeamCare facility or hospital is appropriate, but for more highly specialized cases, access to Mayo Clinic can be a real life-saver. TeamCare members have direct access to the Mayo Clinic for medical care, including information, a second opinion or actual treatment.

The *Ask Mayo Clinic* Hotline lets members rest easier.

When members have more questions than answers about their health, they can pick up the phone and call *Ask Mayo Clinic*—at any time, day or night. The *Ask Mayo Clinic* nurse line provides reliable health information at 1-800-700-MAYO. When members need help deciding how to handle an illness or injury, *Ask Mayo Clinic* nurses can help them decide on the appropriate level of care.



Members can see all of the specifics in their TeamCare Plan Benefit Profile.



We are always just a call, click or touch of a smart phone away.

At TeamCare we are committed to providing exceptional service and the latest technology for our members. One of the many benefits we offer is access to MyTeamCare.org. It's a secure, personalized website that helps members easily manage healthcare for their entire family.

TeamCare members can even take their healthcare on the road with them using the MyTeamCare.org mobile website.

Members can use MyTeamCare.org to:

- Locate doctors
- Check claim status
- Download an Explanation of Benefits statement (EOB)
- Print or order Medical ID Cards
- View Plan Benefit Profiles
- Review benefit accumulators
- Find information about our TeamCare partners
- email us with questions

We encourage members to register for the website, which can be done online using the ID number found on the front of their TeamCare ID Cards.

Members can also contact our TeamCare Participant Services Department at 800.323.5000. Our TeamCare Benefit Specialists are available during normal business hours to assist members with any benefit-related issue.



We're Proud of
Our Partners



BlueCross BlueShield



MEDICAL MUTUAL



Our Partners in Delivering
Quality Care

CONIFER
HEALTH SOLUTIONS*

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