CELEBRATING

65 YEARS

TEAMCARE®

A CENTRAL STATES HEALTH PLAN

Delivering better healthcare over the long haul

Established March 14, 1950.

Healthcare and the nation have changed a great deal since TeamCare® started in 1950, and we are constantly evolving to meet the needs of our union members and their families.

Harry Truman was president and a new car cost just $1,150.

Life was good. The baby boom gave rise to rapid growth in the suburbs and returning soldiers could take advantage of the G.I. Bill to obtain subsidized low-cost mortgages. Trucking also boomed in the late 1950s and 1960s when the Interstate Highway System began construction.

A visit to the doctor cost under $10.00 and they even made house calls.

The average income was a little over $3,000 a year, with a movie ticket costing 65 cents and gasoline ringing up at 17 cents a gallon. Healthcare was beginning to evolve and modern pharmaceuticals were being developed to better treat infections and prevent childhood diseases like polio.

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During our early years, just 15 employees handled a whopping 300 claims a day.

We took the healthcare for our union members very seriously and were always there to help in their time of need. Our staff handled claims, hospital stays, surgeries, and coordinated the loss-of-time benefits the Teamsters Union offered—benefits that kept families going during difficult days.

We became one of the first groups in the country to offer major medical coverage in 1961.

We were pleased to extend our coverage to dental and vision in 1965—making us one of the best plans in the nation. That was important to our members because the cost of healthcare pretty much doubled between 1950 and 1960. Affordability was an issue for many of our nation's elderly, and President Lyndon Johnson signed Medicare and Medicaid into law.

The Civil Rights Act of 1964 provided broad-based protections for all citizens against discrimination and led to the establishment of new guidelines for hiring employees. Dr. Martin Luther King, Jr., believed that the civil rights movement and the labor movement together would have the greatest impact in the struggle for human dignity.

The space age arrived and with it a greater use of modern healthcare technology and "miracle" drugs.

Due to advancements in technology, healthcare was evolving at a rapid pace. In the 1970s, President Nixon declared a "War on Cancer" and centralized research at the National Institute of Health.

We've always embraced technology to better serve our members' needs.

We have always believed in technology and were a pioneer in computer claims processing way back in 1965. The use of IBM equipment, with over 250 terminals, gave us the power to deliver expedient claim payment and retrieval of information.

At the time, our Oak Brook data processing center could use state-of-the-art computers to review a member's medical history, check eligibility, pay the claim, generate vital statistical data and give us the materials necessary to print benefit checks before the next working day started.

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We handled 300 claims a day in 1950. In 2015, we are now handling almost 24,000 claims each day!

Today we use technology so our members can manage their healthcare 24/7 at MyTeamCare.org.

Today's smart phone has over 100,000 times the computing power of our nation's Apollo spacecraft that landed on the moon in 1969. Our secure website at MyTeamCare.org helps our members easily manage their healthcare and even take it on the road with them using our mobile website.

Piles of paper claims are now reduced to nothing with a member's computer or smart phone.

Our membership has grown, and today we provide medical, pharmacy, vision, dental and other benefits to over 500,000 Teamster family members, from small regional companies to nationally known companies like UPS, YRC, ABF, US Foods, Miller Brewing and a host of others across this great country.

Claims processing has also grown from the original 300 claims a day we handled in the 1950s. Today our TeamCare Benefit Specialists answer over one million member calls in a single year! We even make it easy to "go paperless" by providing members with online access to all of their Explanation of Benefits at MyTeamCare.org.
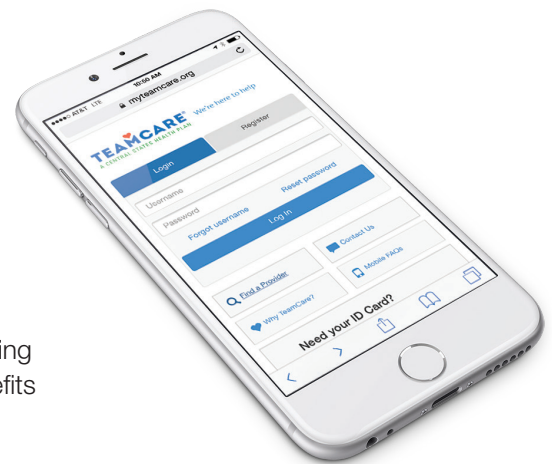
Your health is important to us and we make sure you get the best possible coverage.

During the 1990s, healthcare costs rose at about double the rate of inflation, and by the year 2000, over 15% of the nation did not have health insurance. Because we understand and appreciate how important this critical benefit is to our members, we have worked hard to create various cost-saving programs that help to reduce and control the increasing cost of medical care.

This allows us to continue to provide our members with the best possible benefit package. A survey in 2014 showed the annual premiums for employer-sponsored family health coverage were over $16,000 per employee and climbing.

We are proud to provide this important benefit to TeamCare members, and our commitment remains to deliver generous healthcare benefits while taking steps to control costs.

Times change but our deep commitment to members will never change.

For more than 65 years, TeamCare has been synonymous with service. Every day we recognize the responsibility to provide generous healthcare benefits for our members. We strive to positively impact the quality of life for our participants and their families with dedication and integrity. We are committed to providing exceptional service for each and every one of our participants, and to that end, service is just a click or phone call away.
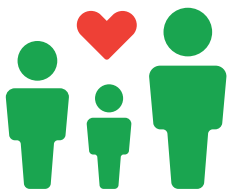
TeamCare Today

Fast Facts

2015—194,668 Covered Members

- 3,014,946 claims were received
- $1,143,714,589.04 was paid out in benefits

2014—176,537 Covered Members

- 4,799,539 pieces of mail were sent to members
- 4,278,466 claims were received from members
- $1,617,863,594.49 was paid out in benefits—more than a billion dollars!
- 1,020,878 calls were answered
- More than 7,000 emails were responded to
- 12 new groups joined the Fund

Over 18,000 new members in 2015.

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Please visit us at MyTeamCare.org to learn more!