

TEAMCARE

We're here to help

A NATIONAL TEAMSTER HEALTH PLAN

www.MyTeamCare.org • 800-323-5000

OUR PARTNERS

Your medical PPO network is determined based on your geographical area.

The logo on your TeamCare medical ID card will identify your specific medical PPO network.



BlueCross BlueShield
of Illinois



MEDICAL MUTUAL
Ohio Markets



Southwest Missouri Market
Zip Codes 65400 to 65899



Humana.



As a valued member of TeamCare, a Central States Health Plan, you are part of a family of almost a half million members that rely on the security of the TeamCare program.

TeamCare provides the dedication and trust of today's best medical providers, quality personal service when needed, and the "peace of mind" of knowing that for over 60 years TeamCare has always given you, our member, the choice to make confident decisions regarding your health and care.



TeamCare allows you the choice to manage your care. Whether you're trying to get healthy, stay healthy or live with a chronic illness, TeamCare provides you the access to an extensive network of the best doctors, providers, facilities, and hospitals in your area that allows you to improve your overall health and well-being. Failure to use TeamCare providers for non-emergency medical care will result in a reduction in the benefits payable by the Plan and the potential loss of the Family Protection Benefit which is described below. Refer to your Plan Benefit Profile for specific details on whether your Plan provides out-of-network benefits. **The logo on your TeamCare medical ID card will identify your specific PPO network.**

You can trust TeamCare. With 95% of all medical claims submitted by a TeamCare PPO provider—the quality and expansiveness of the TeamCare network speaks for itself. Most importantly, the TeamCare Family Protection Benefit provides you and your family future security by guaranteeing your family access to continued health benefits in the event of your death.

ADVANTAGES OF TEAMCARE

- ♥ **Reasonable and Customary amount protection:** TeamCare providers have agreed to accept reduced rates for services they provide to you or your covered dependents. This protects you against charges above those considered Reasonable and Customary for your area.
- ♥ **Low Cost Physician Office Visit co-payment:** With TeamCare, there are no Plan Deductibles to meet for a covered physician's office visit. You only need to make a co-payment (refer to your Plan Benefit Profile) at the time of service for the office visit. Related services, such as x-ray and laboratory work, performed in conjunction with an office visit will be paid according to the relevant Plan benefit (refer to your Plan Benefit Profile).
- ♥ **Family Protection Benefit:** Is a unique benefit that offers your family "peace of mind" in the event of your death. With most plans, your family's health benefits will come to an end when you die and the only way to continue coverage is to make COBRA self-payments, which for a family can be very costly. However, through exclusive use of TeamCare medical providers (for all non-emergency care), you can ensure continued health care coverage under the Family Protection Benefit for your covered family members after you die—at no cost.

Your family will be covered by the Family Protection Benefit, if, during the two year period prior to your death, you and your covered dependents used TeamCare medical providers exclusively for all your non-emergency medical care.

Under the Family Protection Benefit, your covered spouse and dependents will be eligible for up to 5 years of continued health coverage at no cost. If qualified, your covered spouse and dependent children will continue coverage, for care delivered in the TeamCare network under the same Plan of benefits that you had prior to your death. Further information and details can be found at www.MyTeamCare.org.

WELLNESS

Over the last 20 years, there has been a dramatic improvement in the ability to make early and accurate diagnosis of illnesses. From a newborn's first exam through childhood development and on through adulthood, wellness and preventative medicine are as important. **Note that you must use a TeamCare provider, and TeamCare Wellness is not available under most Retiree Plans.**



Adult Wellness Benefit

Recognizing the importance of regular routine check-ups and physical examinations, the TeamCare Wellness benefit offers you and your covered spouse, the Adult Wellness Benefit.

Annual Physical Exam

For you and your covered spouse, the TeamCare Wellness benefit provides an annual physical examination for your office visit co-payment (refer to your Plan Benefit Profile). A TeamCare physician must be used.

Routine Screenings and Testing

Under TeamCare Wellness, coverage for routine screening tests and procedures are payable as indicated in your Plan Benefit Profile. Routine tests and procedures must be prescribed by your TeamCare physician. Covered lab tests performed under the TeamCare Lab Benefit (Quest Labs) are payable at 100% with no deductible. Please refer to your Plan Benefit Profile to determine whether routine adult immunizations are covered.

Women's Health Benefit

Under the Women's Health Benefit, your office visit co-payment provides coverage towards an annual physical examination. A pap test and mammogram, as prescribed by your TeamCare physician are payable as indicated in your specific Plan Benefit Profile.

Non-Covered Charges under TeamCare Wellness

- Examinations, Procedures or Tests performed by a non-TeamCare provider
- Body Scanning Procedures, Department of Transportation Physicals/Executive Exams including Mayo Clinic
- Smoking Cessation Programs; Weight Loss; or Exercise Programs
- Please refer to your Plan Benefit Profile to determine if Routine Adult Immunizations are covered under your Plan.



RX

TeamCare has teamed up with CVS Caremark, the nation's leading pharmacy benefit manager, to manage your pharmacy benefit program. You can rely on the clinical expertise of CVS Caremark pharmacists to provide you the best care and service.

Retail Pharmacy

The Retail Pharmacy service is for your short-term prescription needs. Under the Retail Pharmacy service, you can receive a 30-day supply of covered medication. Simply visit a CVS pharmacy or one of the 68,000 participating pharmacies in the network, pay your co-insurance or co-payment, and pick-up your prescription—it is that easy. Benefit information, including your co-insurance or co-payment can be found in your Plan Benefit Profile at MyTeamCare.org.

Maintenance Choice/Caremark Mail Service

For prescriptions taken for more than 60 days, you can choose either the Maintenance Choice™ program or the Caremark Mail Service Pharmacy which are safe and easy programs that allow you to either receive your medications either at a CVS pharmacy or mailed directly to your home.

Maintenance Choice™ allows you to pick up a 90-day supply of maintenance medication at any CVS pharmacy. Simply visit a CVS pharmacy, make your co-insurance or co-payment (refer to your Plan Benefit Profile), and pick up your 90-day supply of medication. You can also use the Caremark Mail Service Pharmacy where you can submit your prescription, either online at caremark.com, by mail, by fax, or phone at **888-483-2650**. Your medication will be delivered to you within 7 to 10 days after your order has been received and there is no charge for delivery. Any prescription drug that is classified and considered a maintenance medication may be filled twice under the Retail Pharmacy program. By the third fill of the same prescription, long-term maintenance medications must be filled through the Maintenance Choice™ / Mail Service Pharmacy or be subject to a 50% co-payment if filled through the Retail Pharmacy.

To find a CVS store or a participating provider, please call **888-483-2650** or visit caremark.com. Detailed benefit information regarding your Prescription Benefit can be found on your Plan Benefit Profile at MyTeamCare.org.

**CVS
CAREMARK**



IMPORTANT: Under both the Retail Pharmacy and the Caremark Mail Service Pharmacy, if a generic drug is available and you choose a brand-name equivalent drug, you will pay the standard coinsurance or co-payment plus the difference in cost between the brand-name drug and the generic drug.

DENTAL

TeamCare has joined with Humana Dental Preferred, one of the nation's largest preferred provider networks, to offer TeamCare Dental—which allows you and your family members to save money and maximize your dental benefits.



TeamCare Dental is a **voluntary** program which means you can choose to use one of the 190,000 dentist locations in the Humana Dental Preferred network or any non-participating dentist for your dental care. You are not required to use the Humana Dental Preferred network; however, if you choose a participating dentist, you receive the following additional benefits:

- ♥ **Lower Co-Insurance:** Your co-insurance is based on a negotiated discounted dental fee.
- ♥ **Balance Billing Protection:** You are not responsible for any charges above the negotiated discounted fee.
- ♥ **Stretch Your “Dental Dollars”:** Your annual dental maximum (as indicated in your Plan Benefit Profile) is stretched even further with in-network providers.

With over 190,000 dentist providers, you may find that your dentist is already a participating provider. For further information, please visit call **800-592-3112** or visit humanadentalnetwork.com. For specific information on your dental benefits, please see your Plan Benefit Profile at MyTeamCare.org.

VISION

TeamCare has partnered with EyeMed Vision Care to offer you and your family the TeamCare Vision program. We believe that vision care is part of a comprehensive preventive health and wellness program.



Your benefits under TeamCare Vision include access to vision care and prescription eyewear when visiting EyeMed's national network of providers. The national EyeMed Advantage network includes such familiar names as PearleVision®, LensCrafters®, Sears Optical®, JCPenney Optical®, Target Optical® and many independent providers. Locations are subject to change. To verify a location's participation within the EyeMed Advantage network, visit eyemedvisioncare.com or call **866-393-3401**.

If your Plan offers vision benefits, the program will provide a comprehensive eye exam and glasses or contact lenses once every 12 months from the last date of service. Your co-payment and specific benefits can be found on your Plan Benefit Profile at MyTeamCare.org.

LAB BENEFIT

TeamCare has joined with Quest Diagnostics to offer the TeamCare Lab Benefit which allows you and your family to save money on outpatient lab testing.



TeamCare Lab Benefit is a voluntary program that offers outpatient laboratory testing at no cost* when testing is performed through Quest Diagnostics. When tests are ordered by your physician, ask your doctor to send the specimen to Quest LabCard. If your physician does not take specimens, simply visit a Quest Diagnostics collection site to have your specimen taken. Be sure to show your TeamCare Benefit identification card or your tests may not be eligible for the no-cost benefit.

If you use this voluntary program for your covered lab work, you pay no deductible or co-payment for lab work—in other words, you receive a 100% lab testing benefit. If you choose not to participate in the program, your lab benefit is paid under your Major Medical benefit as indicated in your Plan Benefit Profile. The TeamCare Lab Benefit only applies to diagnostic outpatient lab testing, including blood testing, urine testing, cytology and pathology, and cultures. If you have question, please visit labcard.com or call Lab Card Client Services at **800-646-7788**.

* Provider Collection and Handling Fees may apply and are subject to your Plan provisions.

IMAGING BENEFIT

TeamCare has teamed up with US Imaging to provide members with access to over 2,200 facilities that perform MRIs, CTs, and PET scans.



The US Imaging benefit is simple. If you and your covered dependents elect to use this voluntary program for your covered advanced radiology procedures, you pay no deductible or co-insurance towards advanced imaging services when scheduled through US Imaging. In other words, with US Imaging you have a “no-cost” imaging benefit when outpatient MRI, CT and PET scans are scheduled through a US Imaging in-network provider. When your doctor prescribes an MRI, CT, or PET scan, you or your doctor must call US Imaging at **877-674-0674** to schedule your appointment. If you choose not to participate in the program, your radiology benefit is paid under your Major Medical benefit as indicated in your Plan Benefit Profile. Your specific benefits can be found on your Plan Benefit Profile at MyTeamCare.org.

* The program does not apply to advanced radiology ordered during inpatient hospitalization, X-rays, mammograms, ultrasounds, bone scans, or testing that is not covered by TeamCare.

INFORMED SERVICES

Staying healthy is a goal everyone shares, but demanding work schedules and hectic lifestyles can make achieving this goal more difficult than ever. That is why TeamCare has partnered with InforMed Services.



The InforMed program is designed to identify health related needs and produce improved patient care and knowledge. The InforMed team identifies specific TeamCare participants who would benefit most from additional medical management support. Because TeamCare is concerned about your health, the InforMed team reviews the healthcare services you are receiving for your particular medical condition. If there are gaps in the care, your personal nurse will work with you and your physician to establish an action plan to address those gaps.

Our goal is to work with you and your physician to help develop and support a customized care treatment plan for you. Your willingness to participate in the InforMed Personal Health Management program is completely voluntary and the key to achieve a successful outcome. There is no cost and the program is designed to oversee your health and work with your doctors to make sure you get the most appropriate and clinically-proven healthcare treatment. If you are identified as a possible candidate for InforMed support, a nurse will contact you and provide key information about your Personal Health Management program and discuss your health care needs.

MAYO CLINIC SERVICES

Mayo Clinic has been a leader in quality medical care for more than a century. Under TeamCare, participants have direct access to Mayo Clinic for any medical care. Whether it is for information, a second opinion, or the actual treatment—Mayo Clinic stands ready to provide you the best care.



Mayo Clinic is based on the idea of “cooperative medicine”—teams of experts combine their skills and experience to help solve today’s medical problems. At Mayo Clinic, you don’t get just one opinion; you get multiple opinions - from doctors in multiple specialties if necessary. This results in better care and better answers for you.

For most illnesses and injuries, your care at a local TeamCare facility or hospital is appropriate, however, for more highly specialized cases, access to Mayo Clinic can be crucial. Whether confirming the original diagnosis and treatment, or providing treatment, Mayo has experience in dealing repeatedly with all types of cases - making the best care available for you and your family. Mayo Clinic has locations in Rochester, MN, Jacksonville, FL, and Scottsdale, AZ.

ASKMAYO CLINIC

When you have more questions than answers about your health, pick up the phone and call Ask Mayo Clinic. The Ask Mayo Clinic nurse line provides you and your family with reliable health information when you need it—24 hours a day at **800-700-MAYO**. Experienced registered nurses, who draw on the resources of Mayo Clinic, answer questions and offer reliable health information to help you make better informed health care decisions. Reliable health information is only a phone call away. Call **800-700-MAYO** anytime you need help deciding how to handle an illness or injury or when you need health information you can trust.

Although Ask Mayo Clinic is available 24 / 7 to help you decide on the most appropriate level of care for illness and injury, it should not be used as a substitute for 911 for true emergencies. Ask Mayo Clinic nurses can help you decide on the appropriate level of care for illness and injuries.



We're here to help

At TeamCare...We're here to help. For nearly 65 years, TeamCare has been synonymous with service. Every day we recognize the responsibility given to us to provide health

care benefits for our members. With that responsibility, we strive to positively impact the quality of life for our participants and families with dedication and integrity. At TeamCare we are committed to providing exceptional service for our participants. Service is just a click or call away.

At **MyTeamCare.org**, you can locate doctors, check claim status, download your Explanation of Benefits statement (EOB), print or order medical ID cards, see your Plan Benefit Profile, review your personal benefit accumulators, contact any of our TeamCare partners, and email us with any questions. We encourage you to register for the website, which can be done online using your ID number found on the front of your TeamCare ID card.

We understand how valuable your time is. In addition to our website, you can also contact **TeamCare's Participant Services Department at 800-323-5000**. TeamCare Benefit Specialists are available during normal business hours to assist you with any benefit related issue. **At TeamCare...We're here to help.**