



PHILADELPHIA

Official Publication of
Teamsters Health & Welfare and
Pension Funds
of Philadelphia and Vicinity

Update

www.teamsterfunds.com

October 2004

Open Enrollment Season is Upon Us

Every year around this time, the Fund offers non-retired, eligible employees the opportunity to change the medical benefit plan in which they are enrolled.

Two medical benefit options are offered, those being Personal Choice and Keystone HMO. If a member wants to switch coverage as of January 1st, he or she can call the Fund office or download the form from the Fund's web site, fill it out and send it back to us. Local Unions have also been given copies of these forms.

Remember, if you do not want to switch coverage, you need not do anything. Your benefit option will remain the same. If you want to switch from Personal Choice to the HMO or from the HMO to Personal Choice, you must request the form, fill it out and return it to the Fund office by December 10, 2004.

Trustees to Expand Health & Welfare Fund's "Healthy Heart/HeartCam" Program

The Fund, working with the PENN Cardiac Care Center of the University of Pennsylvania and HeartCam of Philadelphia, pioneered a non-invasive screening program to identify heart disease at very early stages. The pilot program successfully identified participants at high risk who didn't have any idea that they had a serious health problem.

From the earlier study, we learned that, in the case of our members, there is a direct correlation or relationship between those having a condition known as "Metabolic Syndrome" and heart disease.

The pilot program is now being expanded to include the entire adult eligible membership between the ages of 45 and 60. See page 3 for further details about this important program.

Auto Purchase / Leasing Discount Program Now Available to All Fund Participants

The Health & Welfare and Pension Funds are members of the Delaware Valley Health Care Coalition, a group of Union trust funds that came together to obtain favorable pricing for a variety of products and services. The Coalition has put together an "AutoWeb" program for Union members to obtain "hassle-free" pricing and vehicle information on their way to purchasing or leasing an American-made car. For more information about this cost-saving program, go to the Fund's website, www.teamsterfunds.com, and click on the link for "Auto Discounts."

As we go to press . . .

Pension Fund Trustees Evaluating Extent of Necessary Benefit Changes

Unfortunately, it's not a question of "if" or "when," it's a question of "how much."

The Trustees of the Pension Fund have, on an ongoing basis, monitored the long-term impact of negative market returns experienced during the 2000 to 2002 plan years. During those years, despite excellent investment returns when compared to other pension funds, actual returns lagged actuarial assumed returns by a combined total of 26 1/2%. In other words, instead of having positive 7.5% returns in each of those years, the Fund's actual returns were 2%, 0% and a negative 6% in those respective years.

While other Funds, including the Central States Teamsters Plan, the Western Conference Teamsters Plan and the Upstate New York Teamsters Pension Plan cut back future benefits in some cases more than a year ago, your Trustees were able to tap into credit balances and reserves and leave the Plan unchanged despite the bad investment climate and markets. However, things did not turn around fast enough.

To insure the continued viability of the Plan and to protect the benefits you have already earned, the Trustees have to face the unpleasant task of adjusting *future* benefit accruals beginning with the 2005 Plan Year. (*Both the Plan and federal law prohibit the Trustees from adjusting or changing benefits you have already earned.*) Several different scenarios are presently under study.

The Trustees have had numerous meetings with the Fund's Actuary and other plan professionals regarding this subject. A final analysis by the Fund's Actuary has not yet been received, but will be received in time for the Trustees to review it at their November 2004 Board meeting.

A special mailing to all Pension Fund participants will be made in November describing the changes that will become effective for covered service earned on and after January 1, 2005.

Important Section Inside This Issue . . .

- 2003 Plan Year Summary Annual Reports for the Health & Welfare and Pension Funds

Enhanced and Secure Web Access Now Available for All Members!

Ever wonder if your Employer contributed the proper amount of covered days for you? How about how much you have earned thus far towards your monthly pension at retirement? Is your Census information up-to-date? Did that claim ever get paid? Am I eligible? Under what medical plan am I covered and what is the extent of coverage?

In the past, these questions could only be answered with a call or a letter to the Fund office. Not any more! Now you can register yourself on the Funds' secured web site and "click on" at anytime to obtain up-to-date information, "24/7"! Visit www.teamsterfunds.com, click on "For Members" at the top of the page, then select "Secured Member Access" at the left of the screen. You will be prompted to Register, provide some identifying information and a "logon ID" of your choosing; if the proper information is provided, you will be given a system-assigned Password (that you can change at any time). After that, log on and "go surfing!"

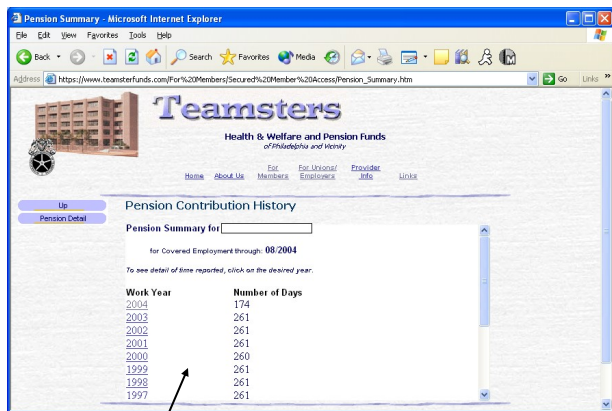


Look for the "Secured Member Access" tab in the "For Members" section of the web site

Once you're logged in, a wealth of information is available to you!

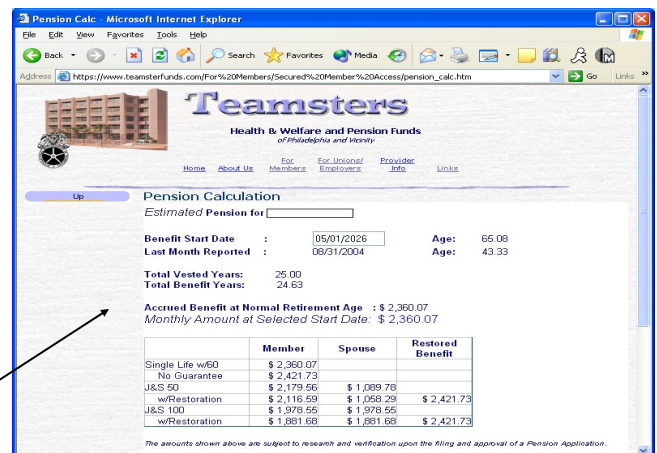


Having problems logging on? Just call the Funds' Member Services Department at 800-523-2846, Monday—Friday, 8 am—5 pm for assistance.



Check whether the proper number of contribution days have been remitted to the Funds on your behalf

Check your Pension accrual and find out what you have earned thus far and what your options would be at a given retirement date



And much, much more!

Teamsters Healthy Heart Program Expands to Test for Metabolic Syndrome

Metabolic Syndrome: The silent disease.

Are you at increased risk for heart disease without knowing it?

Metabolic Syndrome is a little known combination of health risks that increase your chance of developing heart disease. It also increases your risk of developing other diseases related to plaque build up in the walls, stroke, and type-2 diabetes. According to a recent national health survey, more than one in five adults has Metabolic Syndrome in the U.S., without knowing it. Because there are no physical symptoms of Metabolic Syndrome, it can easily go undetected. In fact, it may develop slowly and silently over time. The number of people with the syndrome increases with age and it affects more than 40 percent of Americans in their 60's and 70's.

How do I know if I am at risk for Metabolic Syndrome?

Take the following **Risk Assessment Quiz** to find out if you are at risk for developing Metabolic Syndrome:

Metabolic Syndrome Risk Assessment Quiz

- Abdominal Size:** Waistline of 40 inches or greater for men, 35 inches or greater for women
- Age:** Men over 45 and women over 55 years of age
- High blood pressure:** 130/85 or higher
- High Cholesterol**
- Low HDL (good cholesterol)**
- Smoker or ex-smoker**
- Diabetes**
- Family history of heart problems:** Father/mother/sister/brother/aunt/uncle who experienced a cardiac event before 55 years of age

Waist size is the leading indicator of Metabolic Syndrome. In fact, if your waist is over 45 inches (men) or over 35 inches (women) AND you checked 2 or more of the risk factors listed above, you may be eligible to undergo a fully paid EBT heart scan at HeartCam and to participate in a free screening for Metabolic Syndrome that includes the following:

- Brief questionnaire
- Waist measurement
- Blood pressure check
- Lipid panel, including triglycerides, total cholesterol, HDL and LDL

*As a condition for this free offer, patients must agree to allow University of Pennsylvania Health System (UPHS) to access results for clinical research purposes only. The results of the Metabolic Syndrome screening and HeartCam will remain strictly confidential. **Additionally, patients must fast for 10 hours prior to the screening.**

I have self assessed I am eligible for a HeartCam heart scan and Metabolic Syndrome screening. How do I sign up?

HeartCam is holding *priority appointments* specifically for all Teamsters starting November 15th through December 15, 2004 on the following days:

Monday and Wednesdays

8:00am-11:00am

Call **1-800-789-PENN** to schedule your appointment for a screening and HeartCam. Identify yourself as a member of the Teamsters Health & Welfare Fund. The entire exam takes less than 30 minutes and the results are sent confidentially to you and your physician. HeartCam is conveniently located at the Presbyterian Medical Center Campus at 39th and Market Streets. Free validated parking is available in the campus lot and garage. You can learn more about HeartCam on the web at www.phillyheartcam.com.

The free Metabolic Syndrome screening, combined with a 100% benefit-paid HeartCam, will provide you with an excellent assessment of risk for potential heart disease. Take advantage of this preventive program today – seize the opportunity to protect yourself against heart disease.

Changes to Prescription Drug Program Took Effect 7/1/04

In May of this year, all affected plan participants were notified of a change which took effect with prescriptions for "Proton Pump Inhibitors" and "Non-Sedating Antihistamines" filled on and after July 1, 2004.

Proton Pump Inhibitors are drugs, like Nexium, Protonix and Prevacid, that are used to treat a condition known as "GERD" or acid reflux. Non-Sedating Antihistamines are drugs, like Allegra, Zyrtec and Clarinex, that are used to treat certain allergic conditions. Both of these classes of drugs now have an over-the-counter equivalent — Prilosec OTC (an over-the counter proton pump inhibitor) and Claritin or loratadine (over-the-counter non-sedating antihistamine).

Brand name prescriptions for both Proton Pump Inhibitors and Non-Sedating Antihistamines now carry a patient copayment of \$30.00 for up to a 30-day supply. As an alternative, should you need to take one of these types of drugs, the Fund would urge you to speak with your doctor about prescribing the therapeutically similar over-the-counter version of the drug **which the Fund will cover with a patient copayment of \$3.00.**

**Attention Health & Welfare Fund Participants:
Annual Notice Regarding Post-Mastectomy
Reconstructive Surgery Benefits**

As required by the Women's Health and Cancer Rights Act of 1998, the Health & Welfare Fund's Plan provides (as it always has) benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). For more information, contact the Fund's Member Services Department at 1-800-523-2846, option 2.



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