



PHILADELPHIA

Update

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

www.teamsterfunds.com

December 2005

Health & Welfare Eligibility Requirements Set to Change Effective March 1, 2006; slight change to Weekly Disability Benefit program

At present, a member must work at least 15 days in a qualifying month, or 180 days in a qualifying year to be eligible for benefits in a subsequent benefit month. For example, to be eligible for benefits in February 2005, a member needed to work at least 15 days in the month of December 2004 or 180 days from January 1, to December 31, 2004. (This lag is necessary because the hours you may work in December are not reported to us until the end of January, and are then used to determine eligibility for the coming month (February). Similarly, hours you worked in January of 2005, are not reported to us until the end of February 2005, and are used to determine eligibility for the month of March, 2005.) In July, the Trustees advised in an earlier edition of this Newsletter that, effective with eligibility for the month of October 2005, a member must work at least 18 days in the qualifying month, or 216 days in the qualifying year to be eligible for benefits in a subsequent benefit month. In response to many requests to the Board that the Trustees give this matter further study in light of

the other changes made to the benefit plan, this change was suspended until further notice. The Fund's participants were notified of the suspension of this change in the Fund's August Newsletter.

In the months that have passed, the Trustees have measured whether the benefit changes, other than the change in eligibility, were or will be enough to stabilize the Fund's financial status. Unfortunately, although the changes in deductibles and co-payments have produced some positive results, those changes alone are not projected to be sufficient to bring the Fund's finances into balance.

At their December 1st meeting, the Board of Trustees voted to reinstate the changes to the Fund's qualifying schedule of eligibility. ***Effective with eligibility for the month of March 2006, a member must work at least 18 days in the qualifying month, or 216 days in the qualifying year to be eligible for benefits in a subsequent benefit month.***

Members having any questions concerning their eligibility or any other coverage questions, should call the Fund office at 800-523-2846.

Change Also Made to Weekly Disability Benefit Program

The Trustees, also at their December 1st meeting, put in place the following limitation, effective with new disability claims occurring on and after December 1, 2005:

"5. Weekly Disability benefits will not be payable to a member whose disability resulted in participation in or in consequence of having participated in an illegal act which is in violation of any federal or state criminal statute relating to the possession of controlled substances."

***Important information about changes in the
Fund's eligibility requirements.***

***Open immediately
and keep for future reference***

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



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The Funds welcome your comments and suggestions.

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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