



PHILADELPHIA

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

Update

www.teamsterfunds.com

October 2001

Blue Cross Open Enrollment to Begin Later This Month

Later this month, the Fund will begin its annual open enrollment period under the Plan's Triple Option feature. This is the opportunity where you, and you alone, get to make the most important decision about your family's health care coverage for the coming year.

During the last week in October, you should receive your Triple Option material from Independence Blue Cross. And, needless to say, if you don't, you should contact the Fund office right away. If after reading this material you are interested in obtaining more information about either of the two plans being offered by Blue Cross - *Keystone Health Plan East HMO* or *Personal Choice* - you should contact Blue Cross, at the number listed in their brochure for the appropriate enrollment kit for the plan you would like to join. Likewise, if you are already participating in either *Keystone Health Plan East HMO* or *Personal Choice* and would like to return to Traditional Fund coverage, you will also need to contact Blue Cross to obtain an authorization form to have your coverage switched back.

If you don't want to make any change to your present coverage, you don't have to do a thing. If you have Traditional Fund coverage now and don't do anything, as of January 1, 2002 you'll still have Traditional Fund coverage. If you have *Personal Choice* coverage now and don't do anything, as of January 1, 2002 you'll still belong to *Personal Choice*. It's that simple! And, best of all, if the coverage you select doesn't work out for you and your family, you'll have this same opportunity to make a change this time next year. ***For the current open enrollment period, the cut-off date will be DECEMBER 7, 2001*** and the effective date of your new coverage will be JANUARY 1, 2002. This means your application for a change in coverage must be received in the Fund office by the close of business on Friday, December 7th. Unfortunately, given the time constraints to make all of the necessary changes to everyone's coverages to be effective January 1st, ***no exceptions will be made to the December 7th deadline.***

As always, regardless of the option you select, your coverage for Weekly Disability Benefits, Prescription Drugs, Vision Care, Dental and Death Benefits will still be through the Fund. With the exception of medications which are purchased directly with your Prescription Drug Card, all claims for reimbursement of these benefits will continue to be processed and/or paid by the Fund office. Don't forget, your last chance for making a change to next year's healthcare coverage is DECEMBER 7, 2001 and the clock is ticking!

Funds Launch Full Service Web Site

***www.teamsterfunds.com
See Pages 2 & 3 for full details***

Attention Pension Fund Participants: Annual Pension Statements Issued

Pension Statements for the Plan Year ending December 31, 2000 were mailed in April. If you have not received your statement, contact the Pension Fund office.

Check the information on your statement carefully. If any changes are required to your Census information (such as birth date, social security number, spouse information), you must fill out a new Census card.

If you believe your credited work history is incorrect, send us a short note explaining why you think there is a discrepancy and include copies of paystubs, logs or any other documentation to help us investigate your situation.

Slight Change in Prescription Drug Coverage. . .

Effective September 1, 2001, the Trustees instituted a pre-certification program for newly released prescription drugs. This means that your Doctor may have to certify that existing drug therapies have been ineffective in treating your condition. If that is the case, the new drug will be covered under your drug card program.

Important Pull-Out Section In This Issue. . .

- Summary Annual Reports for the Health & Welfare and Pension Funds
- Privacy Policy Adopted by the Board of Trustees

Introducing the

www.teamsters

Your Guide to Getting Answers to Plan Questions



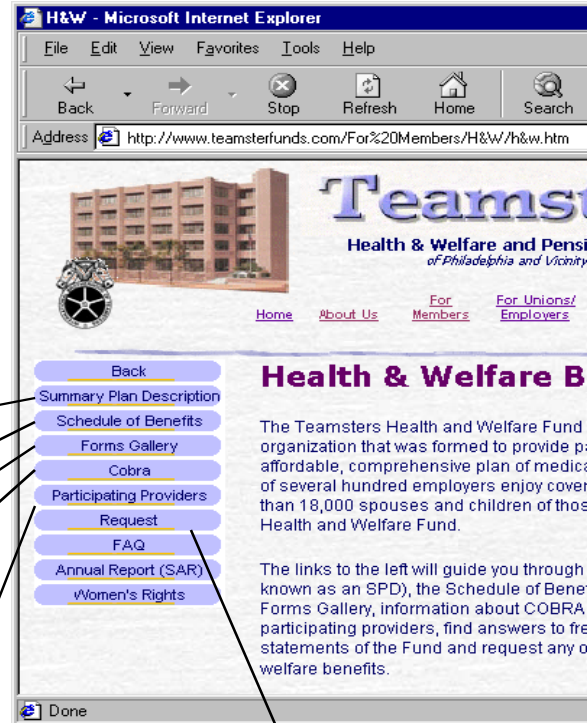
Easy "point and click" to specialized screens for Pension, Health & Welfare, Employer listings and Local Union information

Check out plan provisions with ease

Verify your eligibility; see the schedule of benefits for the plan under which you are enrolled

Need a form? All of the forms used by the Fund office are instantly available on line!

Fast answers to your COBRA questions



Finding a convenient, in-network provider is quick and easy!

Other questions? Click for answers to Asked Questions ("FAQs") or, if you have an answer to your question or problem, click "Request" to e-mail us for a prompt response.

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<p>LABOR TRUSTEES</p> <p>Paul Cardullo Thomas P. Hummel William Hamilton, Jr.</p>	<p>MANAGEMENT TRUSTEES</p> <p>Arnold S. Rosenthal Kenneth F. Leedy Bob Schaeffer</p>
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William J. Einhorn
Administrator

The Funds welcome your comments and suggestions.

Funds' Web Page:

terfunds.com

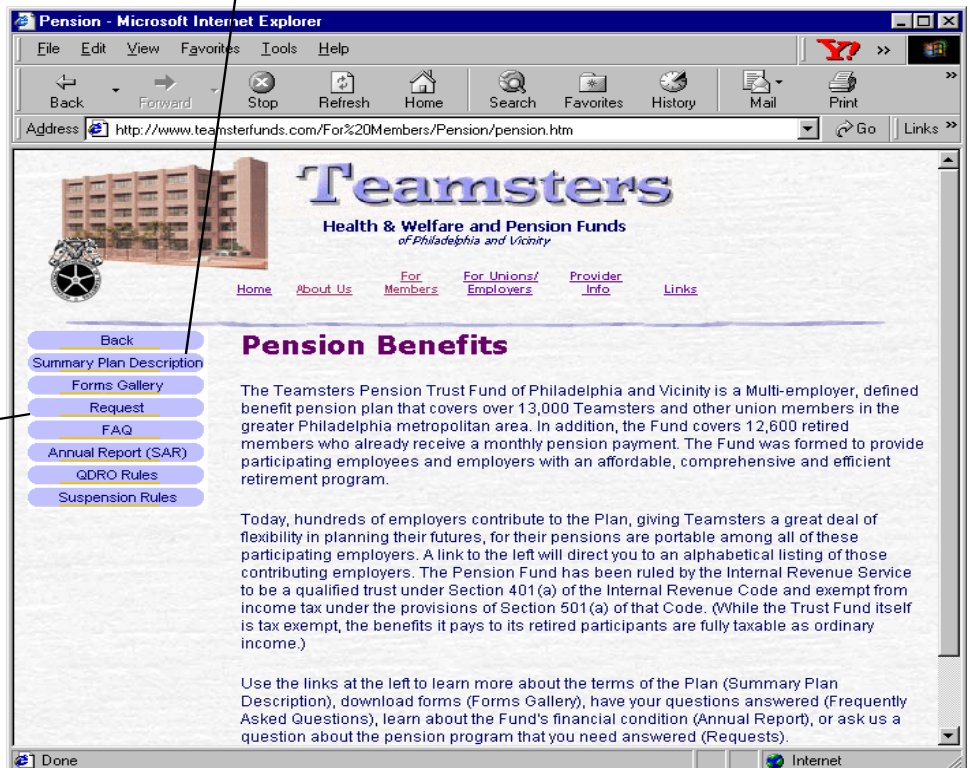
estions On the Information Superhighway!

Since its official launch in March 2001, thousands of our participants, as well as contributing employers to the Funds, have utilized our web site to instantly access plan information. The response thus far has been very positive, with nearly all respondents reporting that the site is easy to use and contains valuable information.

Click on and give it a try! If you like what you see, or even if you don't like what you see, click on the "Feedback" button on the bottom of any screen and share your comments. We use those comments to design future



Up-to-Date Pension Plan and all pension forms available at your fingertips!



"Frequently
can't find an
click on
response.

Anything New We Should Know About?

We need to keep our records up to date to better serve you. Please let us know of any changes we should have.

- ⇒ A new address or telephone number.
- ⇒ A name change.
- ⇒ Adding a dependent child or spouse.
- ⇒ A change in your death benefit beneficiary(ies).
- ⇒ A change or correction of your social security number.

**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.

Out of the Area, But Not Out-of- Network . . .or Out of Luck

Many of our participants enrolled in the *Personal Choice* or *Keystone HMO* programs ask what they should do when they are outside of their home area and are in need of medical attention.

The answer is easy. To enjoy in-network benefits anywhere in the United States, just take advantage of the **Blue Card** program. A toll-free call to 1-800-810-BLUE will guide you to the nearest PPO doctor or hospital when traveling or living outside the area served by the *Personal Choice* network. This national network listing is also available on the Internet at www.bluecares.com.

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