

Dear Member:

As you approach the time when you may begin to consider retirement, the Trustees want you to be aware of the following Plan provision that will impact your decision:

**If you are eligible for Medicare, AND YOU RETIRE and your coverage in the Teamster Plus or Teamster Plan ends, Medicare is the primary payor during your Pending Termination Period (which represents the first six (6) months of COBRA coverage).**

This means that Medicare must process the charges first, and if there are remaining balances, the Plan will consider them for payment. This includes Medicare Parts A & B.

**Therefore, if you are in this position, you MUST enroll in and pay for Medicare Part B.**

In order for Medicare to pay your benefits, you must be enrolled in Medicare Parts A and B. Medicare Part A (coverage for hospitalization) is generally provided automatically and at no cost. Medicare Part B (coverage for medical professionals) requires that you enroll during an enrollment period and pay the required premiums.

If you don't enroll in Medicare Part B, the Plan will still operate as if you did: it will only consider remaining balances for charges incurred during your Pending Termination Period that Medicare Parts A & B have made payment on or would have made payment on. So, if you don't have Medicare Part A and B, you may be responsible for these charges.

Please note: If you are eligible for Medicare and your coverage in the Teamster Plus Plan or the Teamster Plan ends, BUT YOU ARE NOT RETIRING, the Plan will pay as primary during your Pending Termination Period.

The Fund Office cannot answer questions you have in relation to Social Security Benefits or Medicare. To obtain information concerning Social Security and/or Medicare, you can contact:

Social Security:

Call - 1-800-772-1213 - A representative would be available to speak to between 7 am and 7 pm Monday through Friday; or

Internet – [www.socialsecurity.gov](http://www.socialsecurity.gov)

Medicare:

Call – 1-800-MEDICARE (1-800-633-4227)

Internet – [www.medicare.gov](http://www.medicare.gov)

Any questions you may have concerning your personal circumstances would be answered by one of their representatives.

Or, you can contact Susan L. Milles, Senior Account Executive, Group Benefits Administrators of Connecticut, at 203-239-3843, Ext. 17. She would be available to assist you with your Medicare/supplemental coverage questions.

The Plan sends you a Certificate of Group Health Coverage upon your termination of coverage under the Plan or upon your request. You would provide a copy of the certificate to Medicare during your enrollment.

The Trustees encourage you to make yourself aware of how you will be affected by any change in your employment status when you are eligible for Medicare Part A & B.