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Teamsters Local 700 Negotiates Exceptional Benefits Through the Local 727 Health and Welfare Plan for State Members

F.A.Q. for distribution to Local 700 Bargaining Unit Members with IDOT, DHS, CMS and ISP Master Sergeants

The below Frequently Asked Questions is provided for informational purposes only. It is recommended that bargaining unit members with specific questions contact the Teamsters Local 727 Benefit Fund Office or refer to the Summary Plan Descriptions.

What does the Teamsters health plan cover?

The Local 727 Health and Welfare Plan covers health, vision and dental benefits as well as life insurance.

What is the educational assistance benefit? How is it funded and how does it work?

Tuition reimbursement: Through the educational assistance benefit, members are eligible to receive up to \$10,000 in tuition reimbursement per academic year per dependent enrolled full time at a college or university. Dependent children, members and spouses of members qualify. There is also additional part-time tuition assistance available through the Fund Office.

Funding: This is a properly managed fund that maintains strong investments to secure financial stability. There is a constant amount of income generated into the fund, while a varied amount is expensed out each year. In October 2013, nearly 400 reimbursement checks totaling more than \$2.6 million for the 2012-2013 were distributed to participants. There is no maximum amount on covered dependents per member, whether members have one child or three children enrolled in college at once, each student qualifies.

When will the legal and educational assistance benefit take effect?

The **educational assistance** benefit will apply toward the 2014-2015 academic year. The **legal assistance** benefit will take effect the first day of the fourth month after enrollment. (If members enroll April 1, the legal assistance benefit will apply starting August 1.)

What does the legal assistance plan cover?

The legal assistance plan covers up to 45 hours of free legal representation per year for matters such as real estate transactions, traffic offenses and wills. On other matters outside of those covered in full, members can receive two hours of consultations at no cost on any legal matter. Illinois Advocates, LLC is the exclusive provider of legal representation for the Local 727 Legal Assistance Benefit participants.

How do I know if my doctor is included in the Local 727 Health and Welfare Plan?

Members can visit www.BCBSIL.com and select "Labor" when searching for physicians in the network. For dental providers, visit www.DentalNetworkofAmerica.com.

How do I receive 100% coverage under the Wellness Program?

Members and spouses must participate in the Wellness Program in order to receive 100 percent coverage. Dependent children, regardless of age, are exempt from completing the program, but will still receive full coverage. For more information about participation in the Wellness Program, including Health Dynamics, members are encouraged to reference the Summary Plan Description.

How does the Wellness Program work? When do I need to complete my physical?

A full physical/wellness exam is required of participants. Because of the strong emphasis on wellness, this exam takes preventative measures to identify potential problems in early stages. Participating members are required to complete the wellness exam within the first 90 days of eligibility. Once enrolled, the Fund will provide members with a list of locations and physicians that are approved to facilitate the exam at no cost to the members.

If I don't pay my premiums, who does?

The Union successfully negotiated that the State will cover the entire premium cost per member. There is no employee premium under this plan and Local 700 does not pay for the premiums. The plan does not accept employee

F.A.Q. Continued

If I don't pay my premiums, who does? (continued from p. 1)

contributions. Union dues do not pay for monthly premiums. The Local 727 Health and Welfare Fund presents a cost-saving option to the State through this plan. Additionally, there are no surcharges from Central Management Services associated with the Union's plan as there are with the State's own plan.

Will I be able to choose between the State's current insurance plan and the Teamsters plan?

Yes. Members can choose to stay with the State's insurance option, or opt in to the 727 Health and Welfare Fund. For Master Sergeants ONLY: Members who do not opt into the 727 Plan, refer to Article 20 (Wages) of your contract.

What do I need to do if I choose to continue with the State's Insurance?

No further action is required of members who choose to continue with the State's Insurance Plan.

What do I have to do to become enrolled in the Plan?

FIRST, members must provide the following information to the FUND OFFICE: Complete the enrollment paperwork and provide the following required documentation to the Fund Office.

- 1) 727 Health and Welfare Plan Enrollment Form
- 2) Certified birth certificate of each dependent
- 3) Marriage certificate (government-issued) if spouse will be covered on the member's insurance.

**All certificates must be turned into the Fund Office either in person or by mail via US Post Office or UPS. FEDEX-mailed envelopes will not be accepted. If mailed to the Fund, the Fund will return the documents to the member by certified mail.*

NEXT, members must provide the following information to the STATE:

1) "Enrollment/Change" Form: By checking the box at the bottom of the form, the member acknowledges that he or she declines coverage in the State's Insurance Plan.

2) "Opt Out Election Certificate" Form: By completing the OPT OUT Election Certificate, the member confirms that he or she will not seek insurance through the State and will submit proof of other insurance coverage.

ALL PAPERWORK MUST BE SUBMITTED PRIOR TO MARCH 31.

What if I don't submit my paperwork by March 31?

If members miss the deadline to support enrollment paperwork, the next opportunity will be during the Open Enrollment Period ending on May 31. Members who enroll during Open Enrollment will begin coverage under the Fund on July 1. If members miss the Open Enrollment Period (ending on May 31, 2014) and try to enroll in the next Open Enrollment Period (ending on May 31, 2015), they would not be able to enroll into the Fund until after the contract expires.

If I'm out on disability leave, will my coverage remain the same under the Fund's plan?

Yes, with the exception of personal leave. Any leaves in which the State currently covers premium costs for will continue after the transition to the 727 Health and Welfare Fund. Leaves that qualified under the State's plan, such as disability, will continue to be covered, while personal leave would not qualify. However, coverage could be continued through the Fund.

Are retirees covered under the 727 Plan?

No. Retiree coverage is provided through the State only. Current members can not carry the 727 Plan into retirement and current retirees are not eligible for coverage under the 727

Plan. The 727 Plan is only offered to current bargaining unit members.

How long will I continue paying my current deduction for health insurance?

Current deductions will stop being taken out of the employees' checks for the pay period that immediately follows the transition. For example, if the employer and union transition to the 727 Health and Welfare plan on April 1, the first check that reflects no deductions will be April 22, not April 7.

If I opt to have additional life insurance through the State now, how will that be affected by the new life insurance plan through the Local 727 Health and Welfare Plan?

The State's life insurance benefit is not affected by the 727 Health and Welfare Fund. Life insurance is a separate line item on state employees' checks and is managed completely independent of the Health and Welfare Fund.

When will the Teamsters Local 727 Health and Welfare Plan take effect?

The Plan will take effect **April 1**. It is strongly encouraged that members submit all required forms and paperwork by **MARCH 17** to allow time for processing prior to April 1.

For more information, members are encouraged to contact a Teamsters Local 727 Benefit Fund representative.

Teamsters Local 700 Benefit Fund
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Other Questions?

Contact the Teamsters Local 700 Union Office at (847) 939-9700 or email info@teamsterslocal700.com. Office hours are M-F, 8 a.m. - 4:30 p.m.