

Teamsters Rx Plan Rates for 2012

The following rates and plan changes apply to all Teamsters represented employees enrolled in any of the CIGNA Build-Your-Own coverage plans for 2012. These rates are effective January 1, 2012 for members in West Palm Beach, FL, Troy, AL and all CT Operations.

WEEKLY PAYROLL CONTRIBUTION:

Employee Only	Employee + Spouse	Employee + Children	Employee + Family
\$9.00	\$9.00	\$9.00	\$9.00

PLAN DESIGN:

The plan design is a 3 Tier system. Drugs on Tier 1 carry a fixed co-pay while Tier 2 and Tier 3 drugs will cost the member a percentage of the drug cost, with minimum and maximum costs.

CO-PAY STRUCTURE:

		TIER 1	TIER 2	TIER 3
RETAIL	30-DAY SUPPLY	FIXED CO-PAY	\$10	---
		% OF DRUG COST	---	25%
		MINIMUM COST	---	\$20
		MAXIMUM COST	---	\$50
MAIL ORDER	90-DAY SUPPLY	FIXED CO-PAY	\$20	---
		% OF DRUG COST	---	25%
		MINIMUM COST	---	\$55
		MAXIMUM COST	---	\$135

Why is the Plan Structured This Way?

This plan design is necessary due to higher than anticipated cost to the fund over the first year. These high costs resulted in a first year deficit of more than \$2 million. There are a few reasons for the high burden on the fund:

WORKER'S COMPENSATION CLAIMS GOING THROUGH TEAMSTERS Rx

Worker's compensation has a system to pay for associated medications. Unfortunately, this system has not been utilized and the drug expenses for worker's compensation cases have been carried by the Teamsters Rx fund. The problem has been identified and we are working with the company and with the insurance company to ensure that this does not happen in the future.

DO YOU HAVE AN ACTIVE WORKER'S COMP CLAIM?

OR HAVE HAD ONE IN THE PAST YEAR?

IF YOUR PRESCRIPTIONS HAVE BEEN OR ARE BEING PROCESSED THROUGH TEAMSTERS Rx INSTEAD OF WORKER'S COMP (YOU SHOULD HAVE A WORKER'S COMP PRESCRIPTION CARD) YOU COULD BE ENTITLED TO A REFUND OF YOUR CO-PAYS

CALL NICOLE BUZZANCO @ 203-386-6478 IMMEDIATELY!

HIGH USAGE OF EXPENSIVE MEDICATIONS

Our usage, as compared to other Teamsters Rx groups, of high cost drugs like pain medication is very high (more than 5x higher). This is one of the reasons that the trustees have elected a 3 Tier system.

USE OF EXPENSIVE PHARMACIES

More than 40% of our members use CVS when filling prescriptions. CVS has a dispensing cost that is much higher than other pharmacies. Teamsters Rx is accepted at all pharmacies other than Wal Mart and Sam's Club.