

SECTION 1

INTRODUCTION TO THE SUMMARY OF BENEFITS FOR TEAMSTAR MEDICARE PART D PRESCRIPTION DRUG PROGRAM JANUARY 1, 2009 - DECEMBER 31, 2009

Thank you for your interest in the TEAMStar Medicare Part D Prescription Drug Program. This plan is offered by the International Brotherhood of Teamsters Voluntary Employee Benefits Trust, a Medicare Prescription Drug Plan that contracts with the Federal government. This Summary of Benefits tells you some features of this plan. It doesn't list every drug covered, every limitation or exclusion. To get a complete list of benefits, please call TEAMStar Medicare Part D Prescription Drug Program and ask for the "Evidence of Coverage".

YOU HAVE CHOICES IN YOUR MEDICARE PRESCRIPTION

DRUG COVERAGE. As a Medicare beneficiary, you can choose from different Medicare prescription drug coverage options. One option is to get prescription drug coverage through a Medicare Prescription Drug Plan, like the TEAMStar Medicare Part D Prescription Drug Program. Another option is to get your prescription drug coverage through a Medicare Advantage Plan that offers prescription drug coverage. You make the choice.

HOW CAN I COMPARE MY OPTIONS? The charts in this booklet list some important drug benefits. You can use this Summary of Benefits to compare the benefits offered by TEAMStar Medicare Part D Prescription Drug Program to the benefits offered by other Medicare Prescription Drug Plans or Medicare Advantage Plans with prescription drug coverage.

WHERE IS THE TEAMSTAR MEDICARE PART D PRESCRIPTION DRUG PROGRAM AVAILABLE?

The service area for this plan includes:

All states and the District of Columbia.

You must live in the service area to join this plan. If you move into a different state, you must call Customer Service in order to update your information. If you do not, you may be disenrolled from the TEAMStar Medicare Part D Prescription Drug Program.

WHO IS ELIGIBLE TO JOIN? If you are an IBT retiree or spouse or dependent of an IBT retiree, you can join this plan if you are entitled to Medicare Part A and/or enrolled in Medicare Part B and live in the service area. Eligible individuals may only enroll in one Medicare Prescription Drug Plan at a time and may not be enrolled in a Medicare Advantage Plan (HMO, PPO), unless they are a member of a Medicare Private-Fee-For-Services plan or are enrolled in an 1876 Cost Plan.

WHERE CAN I GET MY PRESCRIPTIONS? TEAMStar Medicare Part D Prescription Drug Program has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. TEAMStar Medicare Part D Prescription Drug Program may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in the TEAMStar network can change at any time. You can call Customer Service or log on to www.teamstarpartd.com for an up-to-date list.

DO YOU COVER MEDICARE PART B OR PART D DRUGS? The TEAMStar Medicare Part D Program does not cover drugs that are covered under Medicare Part B as prescribed and dispensed. Generally, TEAMStar only covers drugs that are covered under the Medicare Prescription Drug Benefit (Part D) and that are on the TEAMStar formulary.

WHAT IS A PRESCRIPTION DRUG FORMULARY? The TEAMStar Medicare Part D Prescription Drug Program uses a formulary.

A formulary is a list of drugs covered by your plan to meet patient needs. The plan may periodically make changes to the formulary. If the formulary changes, only affected enrollees will be notified, in writing, before the change is made.

WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM? A Medication Therapy Management (MTM) Program is a benefit that your plan may offer. You may be identified to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate, but it is recommended that you take full advantage of this covered service if you are selected. If you have questions concerning the MTM Program please contact the Customer Service number listed at the end of this section.

WHAT SHOULD I DO IF I HAVE OTHER INSURANCE IN ADDITION TO MEDICARE? If you or your spouse has, or is able to get, employer group coverage, you should talk to your employer to find out how your benefits will be affected if you join the TEAMStar Medicare Part D Prescription Drug Program. Get this information before you decide to enroll in this plan.

HOW CAN I GET HELP WITH DRUG PLAN COSTS? Medicare beneficiaries with low or limited income and resources may qualify for additional assistance. If you qualify, your premium and your drug costs at the pharmacy will be less. Once you have enrolled in TEAMStar Medicare Part D Prescription Drug Program, Medicare will tell us how much assistance you are receiving, and we will send you information on the amount you will pay. If you are not receiving this additional assistance, you should contact 1-800-Medicare to see if you might qualify.

WHAT ARE MY PROTECTIONS IN THIS PLAN? All Medicare Prescription Drug Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Prescription Drug Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare prescription drug coverage in your area.

As a member of TEAMStar Medicare Part D Prescription Drug Program, you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your

prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug.

Please call TEAMStar Medicare Part D Prescription Drug Program for more information about this plan.

Customer Service Hours:

8:00am - 8:00pm EST/EDT

Current or prospective members should call toll-free 1-866-524-4173

TTY/TDD (for hearing impaired) 1-866-524-4174

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

You can call 24 hours a day, 7 days a week.

Or, visit www.medicare.gov on the web.

If you have special needs, this document may be available in other formats.

SECTION 2

SUMMARY OF BENEFITS THE BENEFITS COMPARISON MATRIX

The TEAMStar Medicare Part D Program has two plans from which to choose. The monthly premium on the SILVER plan is \$30, and the monthly premium on the PLATINUM plan is \$85. The benefit discussion below applies to both plans. See a comparison of plan co-payments on page 6

BENEFIT CATEGORY	ORIGINAL MEDICARE
Outpatient Prescription Drugs	You pay 100% for most prescription drugs, unless you enroll in the Medicare Part D Prescription Drug program

**TEAMSTAR MEDICARE PART D
PRESCRIPTION DRUG PROGRAM**

This plan does not cover Medicare Part B prescription drugs.

This plan uses a formulary. A formulary is a preferred list of drugs selected to meet patient needs at a lower cost. If the formulary changes, only affected enrollees will be notified, in writing, before the change. To view the plan's formulary, go to www.teamstarpartd.com on the web.

Total calendar year drug costs are the total drug costs paid by both you and the plan.

The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.

Some drugs have quantity limits.

Your provider must get prior authorization from TEAMStar Medicare Part Prescription Drug Program for certain drugs.

You must go to certain pharmacies for a very limited number of drugs, due to the special handling requirements of these drugs. These drugs are listed on the plan's website, formulary, and printed materials.

If the actual cost of a drug is less than the normal copay amount for that drug, you will pay the actual cost, not the higher copay amount.

People who have limited income and resources, who live in long term care facilities, or who have access to Indian/Tribal/Urban (Indian Health Service) facilities may have different out-of-pocket drug costs. Contact the plan for details.

There is no deductible.

Until your total calendar year drug costs (including both co-payments and plan payments) equal \$2,700, you will pay the following co-payments:

DRUG TYPE	SILVER		PLATINUM	
	RETAIL 30-Day Supply Co-pay	MAIL 90-Day Supply Co-pay	RETAIL 30-Day Supply Co-pay	MAIL 90-Day Supply Co-pay
Preferred Generics Tier 1	\$6	\$12	\$6	\$12
Preferred Brands Tier 2	\$26	\$52	\$20	\$40
Non-Preferred Brands and Generics Tier 3 and Tier 4	\$52	\$104	\$30	\$60

Once your total calendar year drug costs (including both co-payments and plan payments) equal \$2,700, your payments will depend on which plan you select. With the Silver Plan you will pay 100% of your drug costs until your total calendar year out-of-pocket costs equal \$4,350 in true out-of-pocket (TrOOP). With the Platinum Plan, you pay a \$6 co-payment for preferred generics and 100% of your drug costs for all brands and non-preferred generics until your total calendar year out-of-pocket costs (including co-payments) equal \$4,350. After your true out-of-pocket costs reach \$4,350, you pay just 5%* and the plan pays the rest on the Silver and Platinum Plans.

** After your yearly out-of-pocket drug costs reach \$4,350 you pay the greater of: \$2.40 for generic (including brand drugs treated as generic) and \$6.00 for all other drugs, or 5% coinsurance. However, you will pay no more than \$100 per prescription after TrOOP reaches \$4,350. We pay the rest.*

OUT-OF-NETWORK PHARMACY BENEFITS Covered Part D drugs are available at out-of-network pharmacies in special circumstances. If you fill a prescription at an out-of-network pharmacy, you must pay the entire cost of the prescription up front. You then file a request for reimbursement with TEAMStar. Your reimbursement will not include any amounts charged by the out-of-network pharmacy in excess of the allowed charge for in-network pharmacies.

TEAMSTAR MEDICARE PART D PREMIUM TABLE

States	SILVER Monthly Premium	PLATINUM Monthly Premium
All 50 states and D.C.	\$30**	\$85**

** Monthly premiums will be reduced to \$29 for the Silver plan and \$84 for the Platinum plan if you elect to pay premiums by monthly bank draft.

Note: Monthly premiums shown do not reflect any Medicare imposed penalties for late enrollment.

PLEASE READ THIS IMPORTANT INFORMATION If you are a member of a Medicare Advantage Plan (like an HMO or PPO), you may already have a prescription drug benefit from your Medicare Advantage plan that will meet your needs. By joining TEAMStar Medicare Part D, your membership in your Medicare Advantage plan may end. This will affect both your doctor and hospital coverage as well as your prescription drug benefits. Read the information that your Medicare Advantage plan sends you and if you have questions, contact your Medicare Advantage plan.

If you currently have health coverage from an employer or union, joining TEAMStar Medicare Part D could affect your employer or union health benefits. If you have health coverage from an employer or union, joining TEAMStar Medicare Part D may change how your current coverage works. Read the communications your employer or union sends you. If you have questions, visit their website, or contact the office listed in their communications. If there is no information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.

TEAMStar Medicare Part D Prescription Drug Program

Customer Service Hours:

8:00am - 8:00pm EST/EDT

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*TEAMStar Medicare Part D pharmacy claims
are administered by Prescription Solutions.*



SUMMARY OF BENEFITS

