



Your Questions and Answers

About the Teamsters Trust

Q What is the background on the formation of Teamsters Local 1932 Health & Welfare Trust?

A To answer this question, it's important for you to first understand why the Trust was created.

Leading up to contract negotiations with the County, Teamsters Local 1932 surveyed thousands of active members to understand the issues that are most important to them. The majority of the population said that the number one issue is rising healthcare costs.

Negotiations were conducted by the Teamsters Local 1932, on behalf of their membership, which resulted in an immediate adjustment to what the employer will cover in costs through the MPS, which increases the savings for members.

Under the County, the Teamsters had no control over the plan design, pricing, or related options. Even though the Teamsters participated in the EBAC meetings, we had no voice and no vote on any items with the benefit committee.

The creation of the Trust Fund provides the Teamsters Trustees full authority over the Plan, with the guidance of the Trust's Consultant, Attorney and Plan Administrator. Historically, the County has managed healthcare on a 3-year basis.

Q What is the benefit of switching to the Teamsters Local 1932 Health & Welfare Trust?

A While the Teamsters Local 1932 Health & Welfare Trust offers the same Plans as the County, some are at a lower out-of-pocket cost than the County offers.

The plan option exclusive to the Teamsters Local 1932 Trust is the Blue Shield Gold Trio Plan (\$20 co-payment).

You now have a choice. As a proud Union Member, you may elect to move into the Teamsters Trust. Saving a few dollars in your out-of-pocket costs toward medical coverage and expenses is the first step for the Trust; or you may elect to stay in the County's Plan.

The realized benefit is what the future holds.

Through increased participation, and as funds become available, benefits will be increased.

One of the many questions the Teamsters are asking Members is “what benefits are important to you?” That is the beauty of the Trust Fund, YOU have a say in the future of YOUR Plan and YOUR benefit offerings.

About Enrollment

Q Can I wait until next year to enroll in Teamsters Trust?

A Yes, you will have the choice again during the next Open Enrollment. As a proud Teamsters Local 1932 Member, why wait?

The primary goal of the Teamsters Trust Fund is to offer more benefits in the future, including retiree healthcare.

Q Whom can I contact to have my questions answered?

A Teamsters Local 1932 Health & Welfare Trust's dedicated Customer Service Team is available to assist you during open enrollment and beyond. Your Customer Service phone lines are open 8:00 a.m. – 5:00 p.m. Monday through Friday (closed on holidays):

Phone: 909.494.2916

866.484.1337

Email: Teamsters1932eligibility@zenith-american.com

Website: <https://teamsters1932.zenith-american.com>

You can log onto <https://teamsters1932.zenith-american.com> to view your Plan choices and the cost comparison and Enroll.

Q Will this be a replacement for the County offered healthcare insurance?

A No, the Teamsters Local 1932 Trust is being offered as an alternative to the County's plan.

Teamsters Members have the option of enrolling in the Teamsters Local 1932 Trust, or remain on the County's plan.

Q Will the MPS be the same for Teamsters as it is for the County?

A Yes, the MPS is (Employee only) the same for Teamsters Trust as it is for the County.

Through Collective Bargaining negotiations, Teamsters Local 1932 negotiated a higher MPS year over year than what you had in the past.

Q Will I have the same Plan options available through Teamsters as I had through the County?

A Yes, Teamsters Members have the same plan options and carriers under the Teamsters Trust as available under the County: Blue Shield, Kaiser, Delta Dental and EyeMed.

The Teamsters Trust is pleased to provide you with an additional Plan choice, Blue Shield Trio Gold which is not available under the County's benefit plans.

Q Where can I get a cost sheet?

A The benefit plan comparison and cost comparison are available on the website.

Q How do I enroll in the Teamsters 1932 Trust as a NEW HIRE during the year?

A New hire enrollment materials are located at: <https://teamsters1932.zenith-american.com/NewHire>

Once you review the enrollment materials, call Customer Service at (909) 494-2916 or toll-free, (866) 484-1337, to set up your account They will provide you with your Activation Code so you may enroll online.

After activating your account, you can enroll through the online enrollment module. Customer Service is available to assist you through the enrollment process.

Q What if I experience technical issues or do not receive my activation code when enrolling online?

A Please contact the dedicated Customer Service representatives at (909) 494-2916, or email your request to teamsters1932eligibility@zenith-american.com.

The Future of the Teamsters Trust

Q How will the Teamsters Local 1932 Health & Welfare Trust help me with Retiree Coverage?

- A** One of the items currently under review is the ability to offer affordable Retiree coverage, something that Teamsters Local 1932 Members don't have available under the County's Plan.

Under the County system, there is no subsidized retiree medical component.

Under the Trust Fund's system, retiree medical coverage will be established on a going forward basis.

The Trust Fund is looking to provide long-term solutions to Teamsters Local 1932 Members and their families.

Q What are some of the initiatives and future benefits being considered?

- A** The Teamsters Trust is conducting an analysis to provide Direct Primary Care through a clinic model as an option to manage costs and provide better and personalized care.

A Direct Primary Care clinic offers a preventative care approach for member relationships with physicians, where there is little to no wait times, even if your direct primary care physician is unavailable.

The plan is to have the first clinic site connected to the Trust Office adjacent to the Union Hall.