



## Your Questions and Answers

### About the Teamsters Trust

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

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. We received an overwhelming response. 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. The Trust Fund now has direct bargaining power with the Carriers rather than simply accepting what the County negotiates.

**Q Why create a Trust Fund?**

**A** A Trust Fund provides the opportunity to build a savings account for the Trust, also known as reserves. Reserves can build and once large enough, additional benefit offerings and plan improvements are attainable. The Teamsters Local 1932 Health and Welfare Trust is already planning for benefit improvements in the future. Those benefits will come as more members join the Trust and reserves grow. There are zero negatives, only positives to building the Trust. The positive changes you will be seeing during this open enrollment is only the beginning. The Teamsters are already planning for additional improvements going forward and these will only happen through member participation.

**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; and, one new Plan Option is exclusive to Teamsters Local 1932 Members only, the Blue Shield Gold Trio Plan (\$20 co-payment), you now have a choice. You can elect to stay in the County's Plan or

as a proud Union Member, you can 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.

The realized benefit is in what the Trust Fund will be doing in the future. Through increased participation, and as funds become available, benefits will be added. 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** You will have the choice again during the next Open Enrollment. As a proud Teamsters Local 1932 Member why wait? You have the once in a lifetime opportunity to get in on the ground floor. In 2020, Teamsters Local 1932 Health and Welfare Trust is kicking off its foundational year bringing forth-lower benefit costs, plus an additional medical plan option to its members. Our goal is to offer more benefits in the future, but for members to be fully eligible for those benefits when they begin, members need to register now or possibly face waiting periods for participation in those new benefits. Register today: <https://teamsters1932.zenith-american.com> or call (909) 494-2916 or (866) 484-1337.

### **Q Whom can I contact to have my questions answered?**

**A** Teamsters Local 1932 Health and 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](mailto: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** 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. You can log onto <https://teamsters1932.zenith-american.com> to review your Plan

choices and cost comparisons between the County's plan and the new Teamsters Local 1932 plan.

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

**A** Yes, the MPS for Employee only will be the same for Teamsters as it is for the County. Through Collective Bargaining negotiations, Teamsters Local 1932 negotiated a higher MPS than what you had in prior years. The PSD employees do not have an additional MPS for dependent coverage, and there is no Dental Premium Subsidy (DPS).

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

**A** Yes, Teamsters Members will have the same plan options and the same carriers under the Teamsters Trust as available under the County: Blue Shield, Kaiser, Delta Dental and EyeMed. The Teamsters Trust is pleased to announce that Members will now have an additional Plan choice, Blue Shield Trio Gold which is not available under the County's benefit plans; and several Plan options with a lower out of pocket cost towards coverage.

**Q Where can I get a cost sheet?**

**A** The benefit plan comparison and cost comparison are available on the website at <https://teamsters1932.zenith-american.com>. Additionally, if you would like these documents emailed to you, you can contact the dedicated Customer Service representatives at (909) 494-2916, or email your request to [teamsters1932eligibility@zenith-american.com](mailto:teamsters1932eligibility@zenith-american.com).

**Q How do I enroll in the Teamsters 1932 Trust during the Preschool Services Department (PSD) Special Enrollment period?**

**A** The Special Open Enrollment period is available October 12 – 23, 2020 for PSD employees. Teamsters Local 1932 Health & Welfare Trust has an easy to use self-service Online Enrollment module. Please log onto <https://teamsters1932.zenith-american.com> to review your Plan choices, benefit & cost comparisons and review Plan details.

Teamsters Local 1932 Trust offers all of the same Plan options you had with the County, plus a new exclusive lower cost option. There is an Open Enrollment Guide that provides step-by-step instructions on enrolling. When you are ready, click on the Enroll Now button. If you need assistance, please contact the dedicated Customer Service department at (909) 494-2916.

**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>

On the website you will find detailed plan information, including the employee cost comparison and premium rate tables for the Teamsters Local 1932 Health and Welfare Trust benefit plan options, which are available to Teamsters Local 1932 members. In addition, as a Teamsters Member, you have a new Plan choice, Blue Shield Gold Trio Plan, which is exclusive to Teamsters Members. The Gold Trio Plan is not available through the County.

Once you review the enrollment materials, call Customer Service at 909-494-2916 or toll-free, 1-866-484-1337, to set up your account. They can either provide you with your Activation Code so you can enroll online; or, they can take the information over the phone and enroll you immediately. Customer Service is available Monday through Friday from 8 am to 5 pm PDT.

After activating your account, you may now enroll through the Teamsters Local 1932 Health & Welfare Trust online enrollment module at <https://teamsters1932.zenith-american.com/NewHire>; or Customer Service can help walk you through enrollment.

**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](mailto: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?**

The Teamsters Local 1932 Trust is looking to offer additional benefits in the future. One of the items currently being reviewed is the ability to offer Retiree coverage, something that Teamsters Local 1932 Member's don't have available under the County's Plan.

Under the County system, there is no retiree medical component. Under the Trust Fund's system, retiree medical coverage can 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** One of the first initiatives of 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 care. The Trust is looking to build

direct primary care clinics or wellness clinics to give members personalized and local care. The first site under consideration would be connected to the Trust Office adjacent to the Union Hall. The Direct Primary Care clinics offer a preventative care approach for member relationships with physicians. With Direct Primary Care models, there is little to no wait times, even if your direct primary care physician is unavailable.