

# *Teamsters and Food Employers Security Trust Fund*

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P.O. Box 1121  
Alhambra, CA 91802-1121  
(626) 284-4792

**TO: ALL RETIRED PARTICIPANTS**

**FROM: BOARD OF TRUSTEES  
TEAMSTERS AND FOOD EMPLOYERS  
SECURITY TRUST FUND**

**RE: ANNUAL ENROLLMENT 2008**

The Board of Trustees of the Teamsters and Food Employers Security Trust Fund provides an opportunity once each year for you to change your current medical plan to an alternative plan. Enclosed for your review is a comparison of the medical plans offered (Indemnity Medical Plan, Health Net HMO, and Kaiser HMO).

If you want to make a change in your medical coverage, please call the Administrative Office to obtain the proper form to make that change. Southwest Administrators, Inc. must receive the properly completed form before March 7, 2008. Any requested change will be made effective April 1, 2008.

## **IMPORTANT REMINDERS**

1. All participants must timely enroll in Medicare Parts A and B.
2. To continue enrollment in an HMO once you are eligible for Medicare, you must enroll in the Medicare Risk program offered by Health Net (Seniority Plus) or Kaiser (Senior Advantage). To be eligible, you must enroll in Medicare Parts A and B and assign your Medicare benefits to the HMO. If you do not enroll in Medicare Parts A and B and assign those benefits to the HMO, your coverage (and your dependents' coverage) will be terminated with the HMO and you will be enrolled in the Indemnity Medical Plan.
3. If you are enrolled in the Indemnity Medical Plan and you have qualified to enroll in Medicare Parts A and B, your hospital and medical benefits will be reduced in accordance with the benefits available under Federal Medicare, even if you have not enrolled in Medicare.
4. If you become eligible for Medicare prior to age 65, you are required to notify the Fund Administrative Office.

If you have any questions, you may call the Unit 3 Eligibility Department at the Administrative Office at (626) 284-4792 or (877) 350-4792.

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