

September 28, 2014

Dear Valued TeamCare Participant,

RE: Out-of-Pocket Expense Accumulator Refund

TeamCare is pleased to have you as a part of our family. As part of the transition to TeamCare, your Out-of-Pocket Expense Limits were changed effective June 1, 2014. Under your prior UPS Company Plan, your medical Out-of-Pocket Expense Limit was \$1,000 per person with no cap for family. When your coverage transitioned to TeamCare on June 1, 2014, your medical Out-of-Pocket Expense Limit changed to \$1,000 per person with a cap of \$2,000 per family.

TeamCare has now received the Out-of-Pocket Expense Limit amounts taken by your previous UPS Company Plan insurance through May 31, 2014. TeamCare has combined the amount your previous carrier deducted with the amounts TeamCare has deducted. TeamCare is reimbursing you for the amount taken in excess of the TeamCare limits.

The enclosed one-time TeamCare check refunds the excess amount deducted above your 2014 TeamCare plan limits.

Finally, if you have not yet registered on our new www.MyTeamCare.org website, we encourage you to take a minute and register today. Recent improvements include a new TeamCare mobile site that allows you access to your TeamCare information from any smartphone or tablet. Registration is simple and allows you access to all your individual and family healthcare information and benefits.

We thank you for the opportunity to serve you and your family.

Sincerely,



Thomas C. Nyhan
Executive Director

September 28, 2014

Dear Valued TeamCare Participant,

RE: Dental Deductible/Out-of-Pocket Expense Accumulator Refund

TeamCare is pleased to have you as a part of our family. As part of the transition to TeamCare effective March 1, 2014, your medical Out-of-Pocket Expense Limit remained at \$1,500 per person and your dental deductible remained at \$50 per person/\$100 per family.

TeamCare has now received the Out-of-Pocket Expense Limit and Dental Deductible amounts taken by your previous UPS Company Plan insurance through February 28, 2014. TeamCare has combined the amounts your previous carrier deducted with the amounts TeamCare has deducted. TeamCare is reimbursing you for the amounts taken in excess of the TeamCare limits.

The enclosed one-time TeamCare check refunds you the combined excess amount (UPS Company Plan and TeamCare) deducted above your 2014 TeamCare plan limits.

Finally, if you have not yet registered on our new www.MyTeamCare.org website, we encourage you to take a minute and register today. Recent improvements include a new TeamCare mobile site that allows you access to your TeamCare information from any smartphone or tablet. Registration is simple and allows you access to all your individual and family healthcare information and benefits.

We thank you for the opportunity to serve you and your family.

Sincerely,



Thomas C. Nyhan
Executive Director

September 28, 2014

Dear Valued TeamCare Participant,

RE: Out-of-Pocket Expense Accumulator Refund

TeamCare is pleased to have you as a part of our family. As part of the transition to TeamCare, your Out-of-Pocket Expense Limits were changed effective March 1, 2014. Under your prior UPS Freight Company Plan, your medical Out-of-Pocket Expense Limit was \$3,000 per person with no cap for family. When your coverage transitioned to TeamCare on March 1, 2014, your medical Out-of-Pocket Expense was improved to \$2,500 per person with a cap of \$5,000 per family.

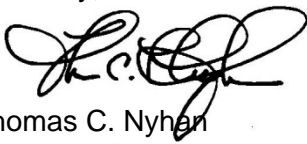
TeamCare has now received the Out-of-Pocket Expense Limit amounts taken by your previous UPS Company Plan insurance through February 28, 2014. TeamCare has combined the amount your previous carrier deducted (up to the TeamCare limits) with the amounts TeamCare has deducted. TeamCare is reimbursing you for the amount taken in excess of the TeamCare limits.

The enclosed one-time TeamCare check refunds the excess amount deducted above your 2014 TeamCare plan limits.

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Sincerely,



Thomas C. Nyhan
Executive Director

September 28, 2014

Dear Valued TeamCare Participant,

RE: **Deductible Accumulator Refund**

The deductible in your benefit plan has improved with the change from **Plan C6** to **Plan U2** effective June 1, 2014 as part of your new UPS collective bargaining agreement.


Plan U2 reduces your annual plan deductible to \$100/\$200 per person/family from the previous \$200/\$400 per member/family under Plan C6. Since you accumulated more than the \$100/\$200 per person/family deductible limits for 2014, the enclosed one-time TeamCare check reimburses you for deductible amounts taken in excess of your new Plan U2 deductible limits.

General Example:	2014 Family Deductible accumulated under Plan C6	\$400
	2014 New Family Deductible limit under Plan U2	<u>\$200</u>
	TeamCare refund check	\$200

Finally, if you have not yet registered on our new www.MyTeamCare.org website, we encourage you to take a minute and register today. Recent improvements include a new TeamCare mobile site that allows you access to your TeamCare information from any smartphone or tablet. Registration is simple and allows you access to all your individual and family healthcare information and benefits.

We thank you for the opportunity to serve you and your family.

Sincerely,



Thomas C. Nyhan
Executive Director