

Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds



Administered by West End Administrators
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May 10, 2013

Dear Participant,

As you may recall from previous announcements, the Fund participated in the Early Retiree Reinsurance Program (ERRP). This program provides reimbursement to participating employment-based plans for a portion of the costs of health benefits for early retirees and their spouses, surviving spouses, and dependents.

On May 1, 2013 the Board of Trustees met to discuss how to utilize reimbursements received from ERRP for the Retiree Health Benefits Plan. The Board is pleased to announce that NO premium will be charged in July for September's Plan ZR coverage, AND premiums will be reduced for some future years. Below is the premium schedule for the next 5 years. Please note also the change from two to three age tiers in premiums.

Retiree Health Benefits Plan (ZR) Premium Schedule						
Premium Effective	Retired at Age 56 or Younger		Retired at Ages 57 to 61		Retired at Ages 62 to 64	
	Single	Family	Single	Family	Single	Family
July 1, 2013	\$0!	\$0!	\$0!	\$0!	\$0!	\$0!
August 1, 2013	\$423	\$518	\$373	\$468	\$273	\$368
July 1, 2014	\$485	\$585	\$430	\$530	\$330	\$430
July 1, 2015	\$530	\$630	\$470	\$570	\$360	\$460
July 1, 2016	\$580	\$680	\$520	\$620	\$390	\$490
July 1, 2017	\$630	\$730	\$560	\$660	\$430	\$530

Very truly yours,

Michael M. McCall, CEBS

President and CEO

West End Administrators

Administrator to the Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds