



Western Teamsters Welfare Trust

An Employer-Employee Jointly Administered Welfare Trust

225 South Lake Avenue, Suite 1200 • Pasadena, CA 91101-3000 • (800) 872-5439

August 8, 2023

MEMORANDUM

TO: Yellow (YRC/Reddaway) Participants

FROM: Board of Trustees of the Western Teamsters Welfare Trust

RE: Frequently Asked Questions

Yellow (YRC/Reddaway) has announced that they ceased operations on Sunday, July 30, 2023, and they ceased making contributions starting with June 2023 hours worked. Please review the frequently asked questions below regarding your benefits from the Western Teamsters Welfare Trust (WTWT):

Frequently Asked Questions

1. When does my WTWT coverage end?

Yellow failed to make its July 2023 payment based on June 2023 hours worked. As noted in prior correspondence, the Board of Trustees of the WTWT took action to extend August 2023 coverage to Yellow employees who were reported by the company for June 2023 hours. The Board of Trustees took additional action to extend coverage for this group for September and October 2023. WTWT coverage for Yellow participants will end on October 31, 2023, at midnight.

2. Can I continue my WTWT coverage after midnight on October 31, 2023, by making self-payments?

Yes. Yellow participants losing coverage after the extension to October 31, 2023, have the right to elect COBRA coverage by making self-payments for up to 15 months (the August, September, and October 2023 months of extended coverage count towards your 18 total months of COBRA coverage). When your coverage terminates, you will be mailed a COBRA notice. To elect COBRA coverage, please complete the election form and return it to Northwest Administrators (NWA) within 60 calendar days from the date on the letter. You then have 45 calendar days to make your first payment for continuation of coverage. If you do not receive a COBRA notice after your coverage ends, contact Northwest Administrators 800-872-5439.

3. Are there other healthcare coverage options other than making COBRA self-payments?

If your spouse works and has other coverage, loss of WTWT coverage would be considered a qualifying event that should allow your spouse to add you (and your family) to that insurance option.

In addition, the Health Insurance Marketplace is a health coverage option for both individuals and families. Many states run their own health exchanges where you can shop, compare, and enroll in a plan that works best for you and your budget. If your state doesn't have its own Marketplace, you can use the federal government Marketplace. Please visit **healthcare.gov** for more information.

4. How do I apply for retiree coverage under WTWT?

You must call NWA at 800-872-5439 to request a retiree enrollment packet. If you meet the eligibility requirements and submit your application timely (90 days from your pension effective date or termination date of WTWT active coverage, whichever comes later), your application will be accepted. Because your last covered employer ceased participation in the Trust, you and your spouse will be charged the "withdrawn employer" self-pay rate (rates will be noted in your retiree packet). Generally, you must have at least 60 months of Trust contributions in the 84 months immediately preceding your pension effective date (60/84 rule). If you fail to qualify under the 60/84 rule, you may be eligible if: a) you have earned 36 months of Trust employer contributions within the 84 months immediately preceding your pension effective date; and b) your overall employment history includes a cumulative total of 180 months or more of Trust contributions (or Trust contributions combined with contributions to another IBT health and welfare trust which covers the same work classifications as this Trust) within the 300 months immediately preceding your pension effective date. If you meet the Retiree Plan eligibility requirements and submit a timely application, you do have the option to postpone coverage while you are covered under a spouse's plan or through other employment or you may defer coverage until Medicare eligible. To postpone or defer coverage, you still must submit a retiree application within 90 days of your pension effective date or termination date of WTWT active coverage, whichever comes later. Retiree eligibility rules can be complex. Please refer to your Plan Booklet, which contains the Trust's Retiree Plan rules. If you need a copy of the Plan Booklet, contact the Trust Office at 800-872-5439.

5. What if I have additional questions?

Please call NWA at 800-872-5439.

Receipt of this letter does not guarantee eligibility. It is dependent on you having worked the required hours in June 2023 and being on Yellow's contribution report.

PS:sa

CCs: Teamsters Local Union: 2, 17, 63, 70, 81, 104, 137, 150, 174, 190, 222, 231, 252, 313, 315, 431, 439, 455, 483, 492, 495, 533, 542, 670, 690, 760, 763, 839, 848, 853, 856, 952, 983, and 2785.

Tom Walters – Employer Trustee Co-Chairman
Bob Paffenroth – Union Trustee Co-Chairman