



TEAMSTERS TRUST BENEFITS INSIDER

FOR KAISER PERMANENTE PARTICIPANTS

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Understanding Annual Enrollment

Commonly asked questions to get you ready to re-enroll

Annual Enrollment is the designated time each year for active Trust Plan participants to update or confirm their enrollment information or change medical plans if there is a medical plan option available for you in your area of residence. This year, Annual Enrollment will begin in November, and every participant must re-enroll.

Here's a few things to know about Annual Enrollment:

YOU MUST RE-ENROLL EVERY YEAR. Even if you don't have any changes to make, the Trust requires that all participants re-enroll every year to verify or update your information, and to select or confirm your medical plan. This keeps records up-to-date and verifies that you are on the plan you prefer.

WHAT IF YOU DON'T RE-ENROLL? Completing Annual Enrollment every year ensures that you and your eligible dependents have medical coverage for the next plan year beginning on January 1. If you don't re-enroll you might encounter delayed or unpaid claims until you complete the enrollment process.

YOU CAN MAKE SOME CHANGES THROUGHOUT THE YEAR. You don't have to wait for Annual Enrollment to make changes in your enrollment information, if there are changes during the year. For example, if you have a child, get married or divorced, or if your address changes, or your spouse's insurance changes you should make those changes as they occur. Please note, even if you recently made changes, you will still need to confirm your information during Annual Enrollment.

WHAT MEDICAL PLANS ARE AVAILABLE? If you reside in an area serviced by Kaiser Permanente, you will be offered a choice of medical plans: the Trust PPO Medical Plan or the Kaiser Permanente Plan. Both plans are offered through the Trust at the same cost to you. Summary of Benefits and Coverage documents for both plans will be mailed to you annually so that you can make an informed decision.

When it is time to re-enroll, a packet will be mailed to your home with all Plan information and a paper enrollment form – you can also complete enrollment online if you prefer. For more information visit: <https://wateamsters.com/annual-enrollment/>.

DID YOU KNOW?

You can contact the Trust directly. For detailed benefits information, questions about eligibility, claims, or ID cards, call the Trust at **(800) 458-3053** or visit www.nwadmin.com and register or login to view secure and personalized information.





Getting Support When You Need It

Personalized health coaching is available at no cost

We could all use someone in our corner. That's why Kaiser Permanente offers Wellness Coaching for personalized health support. The program is offered at no cost to all Kaiser Plan participants and will connect you to qualified health care professionals who can help you set health goals and offer you the information and motivation needed to make lifelong changes.

Wellness coaching is flexible, nonjudgmental, and tailored to you. Kaiser's coaching is based on the simple idea that you're more likely to make lifestyle changes if you're the one choosing to make them. Coaches don't tell you what to do. They help you discover what works for you. A Kaiser Wellness Coach can help you to:



**MANAGE
YOUR WEIGHT**



**INCREASE
ACTIVITY**



**QUIT
TOBACCO**



**EAT
HEALTHIER**



**REDUCE
STRESS**

With Kaiser's Wellness Coaching you will meet over the phone with trained health coaches, at a convenient time for you. Phone coaching sessions last about 20 minutes. During your first session, your coach will help you decide how important your goal is and spell out what success would look like to you.

All sessions, and all the information you provide, are confidential and cannot be shared with your union or employer. Though your wellness coach is part of your Kaiser health team, so your coach can help you coordinate and communicate your care with your physician and the rest of your health care team at Kaiser Permanente facilities.

Ready to get started?

Call **(866) 862-4295**, Monday through Friday, from 7 a.m. to 7 p.m. to make an appointment. Coaching is offered in English and Spanish, no referral is needed. Or visit: <https://wa.kaiserpermanente.org/html/public/member-guide/wellness-coach.html> for more information. For help quitting tobacco, coaches will refer you to Kaiser Permanente's preferred tobacco cessation program, Quit For Life®. Participants can also call Quit For Life directly at **(800) 462-5327**.



Staying Safe With Opioids

Knowing when you need them, and when you don't

With more attention on overdose deaths linked to opioids, research shows there are alternative pain treatments to consider – and you probably already have them in your medicine cabinet. Before you start taking oxycodone, hydrocodone, fentanyl or other opioids to treat pain, you should be aware a growing body of medical research has shown other medications can be just as effective, or even better, for reducing pain. In fact, ibuprofen and acetaminophen, especially when taken together, can not only effectively reduce pain but have the dual advantages of being non-addictive and much lower in cost.

A number of clinical studies have focused on chronic pain, like back pain, but a growing body of research has also shown that for short-term relief for many common conditions, this alternative combination of ibuprofen and acetaminophen can be helpful, as well. Research shows, in particular, that ibuprofen and acetaminophen helped patients with the pain resulting from wisdom teeth extractions. Keep in mind that ibuprofen and acetaminophen are not risk-free. Taking too much ibuprofen can lead to kidney damage and acetaminophen can cause liver damage, so you should always take the recommended dose.

Non-pharmaceutical treatment such as physical therapy, spinal manipulation, massage and acupuncture can also be effective at reducing chronic pain short-term. And there is some research that shows that yoga, meditation and mindfulness may also be helpful for some patients. Of course, there are some medical situations where opioids are still the preferred treatment – notably for cancer patients and for those in end-of-life care.

Remember, you should be comfortable talking to your doctor about all aspects of your health care, including how to address pain and the range of alternatives that can help.

Source: OwnyourhealthWA.org, Washington Health Alliance

IF YOU ARE PRESCRIBED AN OPIOID BY YOUR DOCTOR OR DENTIST FOR SHORT-TERM PAIN:

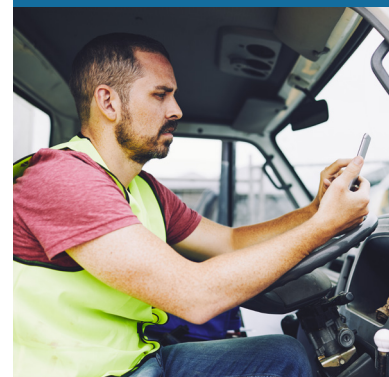
- The prescription should only be for a three-to seven-day supply (often this is as few as 10 pills).
- Take the lowest dose possible for the shortest period of time.
- Always talk with your doctor about managing your pain better without taking prescription opioids.

TAKE ACTION

As a Kaiser participant, you have access to Behavioral Health Services (BHS). You do not need a referral, and can call anytime to get help with:

- Marital issues
- Parenting concerns
- Emotional concerns
- Problems with substance abuse
- Addiction concerns

Call (888) 287-2680 or search for “Behavioral Health Services” at www.kp.org/wa.





2323 Eastlake Ave E
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THE TAKEAWAY

Save On Your Annual Deductible

Mark your calendars to take your Health Assessment

The Health Profile is a quick, easy and confidential questionnaire that offers you a snapshot of your health and health risks and helps you create a roadmap to healthy living.

Each year, the Trust offers participants the opportunity to take the Health Profile and earn a financial incentive. If you and your eligible spouse or covered domestic partner both complete it during the designated time, you could save hundreds on next year's medical expenses by earning a deductible reduction.

The Health Profile incentive period this year will be **November 1 – December 15, 2019**.

Add Vaccinations To Your To-Do List

While you're getting your kids ready for the school year, be sure to include back-to-school vaccination appointments to your checklist. While vaccinations can often be thought of as something just for babies and young children, preteens, teens and even adults also need vaccines to stay healthy.

Vaccines are proven to provide immunity to the illnesses they're designed to treat and can be an effective tool in keeping everyone safe from debilitating conditions that, prior to vaccines, were a lot more common.

Also be sure to get your children, and you, an annual flu shot. The flu shot will help to protect everyone in your family from the flu, and help you avoid missing school or work, and avoid the dangerous complications that can come with influenza.

To find a medical provider, visit: <https://wateamsters.com/find-a-provider/>

