



TEAMSTERS TRUST BENEFITS INSIDER



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Get Set Up For 2021

Take action now for a successful year

Let's face it, 2020 has been a tough year so far. While hopefully we've all had positive experiences, this year has been a challenging time that's left many people setting their sights on making 2021 a much better year.

To ensure that you and your family are set up for a healthy winter—a strong start to the new year—there are a few actions you can take now.

Get Your Annual Flu Shot

To keep you and your family healthy it's important to get your annual flu shot every year—but this year it is more important than ever. With COVID-19 numbers still holding steady and, in some places, going up, it's vital we avoid a flu outbreak as well. Get your fully covered flu shot at any Kaiser Permanente location or in-network pharmacies.

Complete Annual Enrollment

Every participant must complete Annual Enrollment every year. This gives you the opportunity to verify or update your information and dependents, and to change

plans if you have the option and wish to switch. It also ensures that you and your eligible dependents have medical coverage for the next plan year beginning on January 1. To avoid any delayed or unpaid claims, be sure to complete annual enrollment from **November 1 - December 15, 2020**.

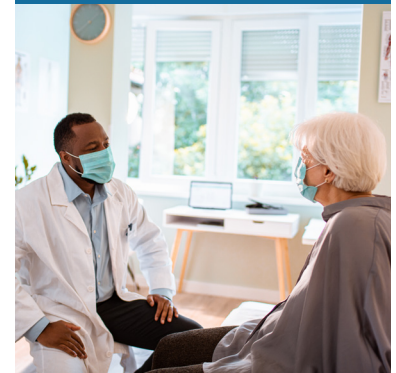
Take Your Health Profile

Your Kaiser Health Profile does a few things to set you up for the coming year: it helps give you a snapshot of your current health concerns, but it also helps you save money by lowering your deductible when you complete it during the incentive period.

It is easy to take, completely confidential, and if you and your eligible spouse or covered domestic partner 18 years of age and older, both complete your annual Health Profile from **November 1 - December 15, 2020**, your 2021 deductible will be **\$200 less for individual coverage and up to \$600 less for family coverage**, than if you do not take it.

TAKE ACTION

Don't have a primary care doctor? Now would be a great time to schedule a virtual or in-person visit and get established with a physician. Visit Find a Provider in the Benefits section of **wateamsters.com**.





Should I Schedule Medical Appointments?

What doctors are saying now

Initially when the pandemic began patients were advised to hold off on medical appointments if they weren't urgent. Clinics, hospitals and doctor's offices already had strict cleaning and safety protocols in place to make environments safe for patients—but also for staff and medical professionals. Now, many months into the pandemic, even stricter measures are in place and medical professionals are encouraging patients to not put off routine checkups and necessary screenings any longer.

While it is important to avoid exposure to COVID-19 and take precautions like wearing a mask and maintaining social distance, you shouldn't ignore your overall health. Talk to your doctor about scheduling your annual visits and checking any new symptoms you may be experiencing since your last checkup.

DID YOU KNOW?

The Washington Health Alliance (WHA) annually publishes the *Community Checkup*—a go-to resource for unbiased, trustworthy data about the quality of health care in Washington state. WHA has just released their 2020 report, which makes it easier than ever to compare medical groups and individual clinics, while giving you valuable information to help you make informed health decisions. To view the report, visit: wacommunitycheckup.org.

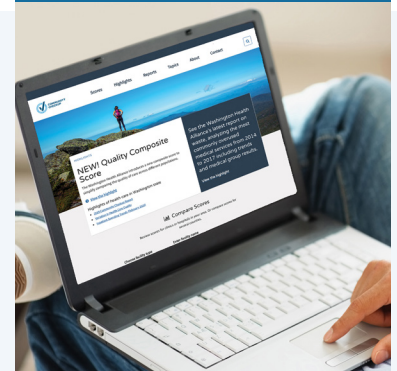
Disability Waiver Benefits

If you are unable to work due to a serious injury you got either on- or off-the-job, you may be eligible for a disability waiver, which would allow you to maintain your benefits but not require you to pay a monthly COBRA premium for a period of time.

All of the Trust's medical, dental, and vision plans include three monthly waivers for each disability, but your bargaining unit may have negotiated an additional nine months of medical plan waivers. Please refer to your collective bargaining agreement or log in to nwadmin.com to see the details of your Plan.

If you are seriously injured and need to apply you can:

- Contact the Trust at (800) 458-3053 and request a Time Loss/Waiver Application, or
- Download and print out the Time Loss form at wateamsters.com/resources.





How to Stay Close

While social distancing this winter

There is a saying, “There’s no bad weather, just bad gear!” And while that may or may not be true, the onset of colder and stormier weather will cut down on opportunities to be outside, and to be able to safely gather with others while social distancing recommendations remain in place. It can be daunting to think of facing winter months cooped up inside—and as much as we love our families—with the same people. Having a plan in place for how you can see others, exercise, and have a little fun while you’re at it, will help maintain your physical and mental health throughout the colder months.

Let these suggestions inspire you to come up with options that are best for you and your family.

Bundle up. Colder weather doesn’t mean never leaving the house. This might be the year to buy a quality winter coat and boots that allow you to continue to get outside.

- Take neighborhood or park walks
- Go skiing or engage in other winter sports
- Have a social distanced BYOB hot cocoa gathering, or a snowman building contest
- Build a bonfire in a designated location or pit
- Put up a shelter or shade, if you have space, for outdoor hangouts on rainy days

Share the love. We are all in this together, and what better way of supporting each other and connecting than sharing our food, time and laughter.

- Start a soup swap to stock each other’s freezers
- Write letters to friends and loved ones—this is a particularly good activity for kids
- Organize a movie watch party on Netflix Party or another platform that allows you to share a screen, or a virtual game night
- Start a book club with friends to literally stay on the same page

Take Care. Looking after your own health—mental and physical—is critical. Jot down some support systems you have in place, and how you’re going to manage your stress later on.

- Have the numbers for Teladoc® virtual care and Guidance Resources® stress management services handy for when you need them—cut out the handy info on the back of this newsletter
- Order those home gym items now so you are all set to exercise at home
- Set reminders in your phone to occasionally remind you that this too shall pass
- Practice mindfulness by focusing on your breath
- Occasionally reward yourself—we all deserve it right now!

And remember that you don’t have to go it alone. The Trust offers many wellness programs that can be done from home that help you build healthy habits, manage stress, quit tobacco, and find solutions to everyday problems. To find out more visit, wateamsters.com/wellness.



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THE TAKEAWAY

Resources For Care From Home



24-Hour NurseLine

(800) 297-6877

Get advice on medical questions from a certified nurse 24 hours a day, 7 days a week, to help you determine next steps, home treatments or if you need to visit a doctor.



GuidanceResources®

(866) 301-0313

The ComPsych® GuidanceResources® program offers video counseling services and online self-improvement tools in addition to in-person counseling. Mention Web ID WATEAMSTERS when you call.



Find a Provider

(888) 901-4636

You have access to any Kaiser provider and location, in addition to a number of contracted physicians. To easily find a provider near you, call Kaiser, and have your member ID handy.



Mail-Order Prescriptions **(800) 245-7979**

Save on your prescription medications. Kaiser Mail-Order Pharmacy can mail your approved prescriptions directly to your home, saving you the trip to the pharmacy.



Quit For Life

(855) 462-5327

Quit tobacco for good with personalized telephone support and access to a variety of tools to help you get ready, take action, and live a tobacco free life.



Northwest Administrators

(800) 458-3053

Call the Trust for detailed benefits information, questions about eligibility, claims, or ID cards.