



TEAMSTERS TRUST BENEFITS INSIDER

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Staying Up-to-Date on Plan Changes

New Mail Order Pharmacy

MedImpact administers your prescription drug program and provides an extensive nationwide network of pharmacies. As of January 1, 2018, MedImpact Direct also became the new mail order and specialty pharmacy for the Trust PPO Medical Plan.

There aren't any changes to your prescription drug benefits and any existing and current prescriptions. To order a refill, place an order for a new prescription or if you need help with a prescription please contact MedImpact Direct at (855) 873-8739 or by email, customerservice@medimpactdirect.com.

Health Assessment Next Steps

If you completed your annual Health Assessment last fall, congratulations! Your 2018 annual deductible is **\$200 less for individual coverage and up to \$600 less for family coverage** if both you and your spouse completed it.

Now that you've taken the first step, take the next step to improve your health by getting your annual check ups and joining a Trust-sponsored wellness program. See page five for more information.

DID YOU KNOW?

Covered eligible in-network preventive care is paid in full by the Trust—with no deductibles, co-insurance or co-pays. Preventive care includes covered well-adult and well-child physicals, immunizations, flu shots and many appropriate preventive screening tests.

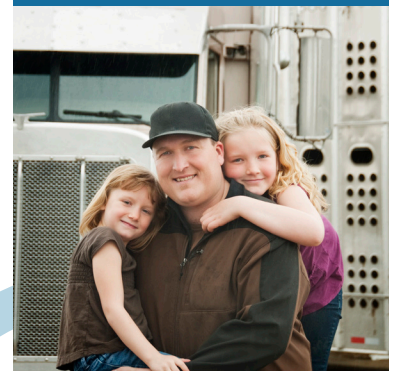
Just What the Doctor Ordered

Teladoc brings the security of being treated by a board-certified physician to you. No matter where you are—at home, on break at work, or even traveling—you can see a doctor at any time, day or night.

Teledoc offers secure, on-demand and around-the-clock access to doctors over the phone or video chat. Just like an in-person visit your doctor will help you resolve common medical issues, like ear infections, UTI's, colds and flu and more, and prescribe medications if necessary. No more late night runs to urgent care or having to miss work to make an appointment.

This no-cost to you service is available to all Trust Medical Plan participants and covered family members, without any office visit co-pays. Setting up your account now, before you need it, will give you quick access to Teladoc's quality care later, when you do need it.

To find out more and sign up, visit <http://wateamsters.com/benefits/virtual-care/>.





A Health Plan That Stands Apart

Washington Teamsters Welfare Trust participants have access to the best and most comprehensive health benefits and innovative wellness programs, but the Trust is a bit different from traditional plans.

Here's just a few ways that the Trust is unique:

- Trusts like the Washington Teamsters Welfare Trust are governed by federal laws—the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code—and not by state insurance law.
- The Trust is not a for-profit insurance company.
- Unlike insurance companies, the Trust's funds are only used to pay member benefits and cover operational costs.
- Participants receive health benefits that your union and employer have agreed to provide as part of your collective bargaining agreement.
- A joint Board of Trustees made up of equal numbers of union and employer representatives manage the Trust, and bargain on your behalf.
- Benefits and wellness programs are specifically chosen just for Trust participants.

The Trust is committed to providing you and your family with the resources you need and high quality, affordable health and wellness benefits.

Researching Medical Questions Online

And how to talk with your doctor about the answers

The Internet has changed not just how patients get medical information but also how we relate to doctors. In fact, according to a 2012 study, researchers reported that almost 70 percent of patients said they were planning to ask their doctor questions about information they found online, and about 40 percent said they had printed out information to bring to their appointment. That number has likely grown as people increasingly turn to the Internet for information.

Researching health information can benefit both you and your doctor by making you partners in your care. But not all information on the Internet is worthwhile or even true. Here are some tips on collecting sound information and sharing your research during a medical appointment.

Finding Helpful Information

The Internet allows you to gather clear, current, and accurate medical information, but not all websites are reliable. For instance, some websites may post incorrect or out-of-date medical information or link to advertisers who are trying to steer you toward a specific treatment.

Other sites may promote ideas that fly in the face of scientific evidence, potentially harming people who rely on them.



Websites You Can Trust

As a general rule, websites sponsored by federal agencies have information that's simple to understand and based on the latest medical research.

- National Institutes of Health www.nih.gov. This site is an excellent source of reliable information about almost anything related to your physical and mental health.
- National Library of Medicine's Medline Plus www.medlineplus.gov: Dependable information on more than 700 health-related topics.

Getting Ready for Your Appointment

To get the most out of your time with your doctor, plan ahead:

- If you find medical information online that you want to discuss, print out only the most relevant parts.
- As you read through your materials, write down or highlight any confusing words or information. Ask your doctor to review any medical research with you.
- Make a list of questions, and prioritize them so that you get to the most important ones first. If you don't have time to discuss everything, ask whether you can follow up by email or phone.

- Remember: the sources you read will not go as deeply or thoroughly into any topic as the education and training your doctors receive, so carefully consider your doctor's answers to your questions.

Avoiding Self-Diagnosis

While the Internet is a good source of useful health information, it is no substitute for a trained medical professional who knows your health. It's good to do your homework, but you also need to be ready to listen to your provider's advice so you can work together and make educated choices about your health care.

Source: Own Your Health www.ownyourhealthwa.org: Sponsored by the Washington Health Alliance, OYH is a great source for articles and tips to help you make informed health decisions.

TAKE ACTION

Questions to ask when you visit a health-related website:

- **What's the source?** Is it a medical professional?
- **What's the purpose?** Is it educational, or selling a product?
- **What's the point?** Is it factual or an opinion?
- **Is it accurate?** Is the information cited, current and supported by evidence?





Your Health Toolbox



Preventive Care—Your medical benefits through the Washington Teamsters Welfare Trust cover most in-network preventive services at 100 percent, including certain office visits, tests and treatments.



Lifestyle Management—With a personalized phone-coaching program that connects you to trained health professionals, you can get help to make positive changes in your life, stay on track, and reach your own health goals. To find out if you qualify, visit wateamsters.vivacity.com. All calls are confidential. In addition, when you complete three calls with your health coach, you could receive a **\$50 check** just for participating.



Tobacco Cessation—Trained professionals are available to coach you to identify your tobacco triggers, create methods of dealing with the cravings, and help keep you on track, motivated and informed. To register for Quit for Life®: call toll-free (855) 462-5859; or visit www.quitnow.net/WATeamsters.



Weight Management—In addition to Lifestyle Management Coaching, the Trust offers a more intensive 24-week clinically supervised weight-management program through Sound Health Connects, including both surgical and non-surgical weight loss options (if you meet certain criteria). Call (866) 779-4730 or visit www.soundhealthconnects.com to learn more.



Virtual Care—If you are unable to see your family doctor and would like immediate care for common health concerns, the Trust offers Teladoc at no cost to you. A board-certified physician will confidentially consult with you online or over the phone, and prescribe medications if necessary. Visit Teladoc.com/premera to create an account to get started.



Treating Low Back Pain

Back pain is one of the most common reasons why people visit the doctor. The good news is that the pain often goes away on its own, and people usually recover in a week or two.

Many people want to stay in bed when their back hurts. For many years, getting bed rest was the normal advice. But studies show that staying in bed longer than 48 hours won't help. Here's why: *Staying in bed won't help you get better faster.*

If you're in terrible pain, lying down for a day or two can help ease pain and reduce the load on your spine. But research suggests that if you find comfortable positions and move around sometimes, you may not need bed rest at all.

Research shows that:

- Lying down longer than two days doesn't help.
- Many people recover just as quickly without any bed rest.
- The sooner you start physical therapy or return to activities such as walking, the faster you are likely to recover.

Longer bed rest can lead to slower recovery. Staying in bed over 48 hours can make you stiff and increase pain. When you don't move and bend, you lose muscle strength and flexibility. With bed rest, you lose

about 1 percent of your muscle strength each day. And you can lose 20 to 30 percent in a week. Then, when you start physical therapy and return to activity, it is harder. When you become less strong and flexible, your recovery also takes longer.

Who needs over 48 hours of bed rest?

The only people who might need longer bed rest are people with unstable fractures. They need to remain in bed until a brace is fitted.

What can I do for the pain? Most people with lower-back pain should apply heat or ice. Some people can get pain relief from an anti-inflammatory medicine such as ibuprofen (Advil, Motrin IB, and generic) or naproxen (Aleve and generic).

When should I see a doctor? You should see your doctor right away if:

- You have severe back pain that lasts longer than 24–48 hours.
- You have back pain and fever.
- You have back pain with numbness, pain, or weakness in a leg or foot.

Source: Consumer Reports. Developed in cooperation with the North American Spine Society.

TIME FOR A CHECKUP?

Schedule an in-network covered annual exam and take care of any issues before they become real concerns. Don't have a primary care physician?

Visit www.wateamsters.com and go to Find a Provider to searching the BlueCard® PPO network online, or call Premera Blue Cross at (800) 810-BLUE (2583) and reference the prefix TMP.





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THE TAKEAWAY

What's the Best Way to Reach You?

We want to make sure that you are up-to-date on your health and wellness benefits, and know what programs and services are available to you.

You can take this quick survey online at www.wateamsters.org. Click the link on the homepage.

If you don't have Internet access but would still like to participate, you can clip this page and mail your responses to the Trust at: Trust Administration, 2323 Eastlake Ave E, Seattle WA 98102.

Mark as many as you would like.

Best

Good

Okay

Bad

Website

Print newsletter

Email/online newsletter

Postcards to my home

Letters to my home

Handouts & brochures at work

Informational meetings

Text messages

App for my smartphone

Videos online

One-on-one conversations with my business rep

Phone call or voice mail

Information at my local union

Other: