



TEAMSTERS TRUST BENEFITS INSIDER



PAGE 2 Know Your Prescription Limitations

PAGE 5 Disability Waiver Benefits

PAGE 3 Brush Up on Dental Care Basics

PAGE 6 Where to Turn When You Need Help

PAGE 4 Vaping is Just as Bad for You as Smoking

The Importance of a Primary Care Provider

A primary care physician or primary care provider (PCP) is a health care professional who is your first contact when you are sick, need a checkup, or have health concerns or questions. They provide care for a wide variety of medical conditions and have access to your health history.

Why is it important to have an established primary care provider?

- **To be healthier**—Your provider can help you manage any problems and give you a plan to stay healthy.
- **To identify problems sooner**—A provider who sees you regularly is more likely to notice changes in your health and wellbeing.
- **To save money**—Seeing your provider regularly helps you and your family avoid more costly care, such as visits to the emergency room.
- **To get specialty care**—Your provider can refer you to the right person if something comes up that is outside their experience.
- **To have someone on your side**—Over time you build a trusting relationship, making it easier to discuss health concerns and get the best care.

How do you choose a provider?

1. **Make sure your provider is in-network.** You can find an in-network provider by visiting wateamsters.com/find-a-provider/.
2. **Find a provider who will meet your needs.** There are different types of providers: Family practice doctors treat the entire family, internists treat adults, pediatricians treat infants, children and teenagers. Also, think about if you'd prefer a doctor of the same gender or age.
3. **Consider reviews and recommendations.** Ask around for recommendations. Also, visit the Washington Health Alliance's Community Checkup at www.wacommunitycheckup.org/ to see how a doctor's medical group or clinic stacks up on quality and patient experience.
4. **Think about convenience.** It makes sense to find a doctor close to where you live or work and one who has office hours that work for your schedule. You may want to ask if the clinic has an online system for scheduling and communicating with your care team.
5. **Meet the provider.** An office visit and face-to-face meeting can help you make sure you're comfortable with your choice. Ask: Is this provider someone I feel comfortable with?

DID YOU KNOW?

The Trust has partnered with the Own Your Health campaign to give you access to resources and articles that can help you make more informed healthcare decisions. For tips on how to be a savvy healthcare shopper, visit our partner page at ownyourhealthwa.org.





Know Your Limit

Americans are taking more pills today than at any other time in history. While a fair amount of that medication is lifesaving and life-improving, much of it is not. According to the Centers for Disease Control and Prevention (CDC), almost 1.3 million people in the U.S. went to the emergency room due to adverse drug effects in 2014. Other research shows that about half of those events were preventable.

Not all prescription drugs on your plan have quantity limits, but many do, including prescriptions for pain such as opioids like methadone and oxycodone. It's important to be aware of these limits—regardless of what you are prescribed.

In a study by Consumer Reports National Research Center, 53 percent of those who take prescription drugs get them from more than one provider. Poor communication between providers can contribute to drug errors, over-prescribing and adverse interactions.



Your health plan quantity limits are set based on dosing guidelines established by the U.S. Food and Drug Administration in order to ensure safe, appropriate drug use. A drug you've been prescribed may be limited based on one of three reasons: 1) it is FDA-approved only for short-term use, 2) it may cause dangerous side effects when overused, and/or 3) it carries the risk of being inappropriately overused.

Even if your doctor writes a prescription for more, the plan will only fill the number of pills set by the pre-established quantity limit for that drug. Any quantity over the established maximum is not covered, except if MedImpact—who administers the Trust's PPO prescription drug program and provides a nationwide network of pharmacies—determines the amount to be medically necessary. If you believe that the quantity limit should not apply in your case, you may have the physician who prescribed the medication or your pharmacy contact MedImpact for a Prior Authorization.



For more information please see your Summary Plan Benefits Description booklet.

Source: <https://www.consumerreports.org/prescription-drugs/too-many-meds-americas-love-affair-with-prescription-medication/>



Brush Up on Dental Care Basics

Oral health is about more than just brushing your teeth. By incorporating a few dental care basics, you can avoid cavities, gum disease and a world of hurt at the dentist. Check out these tips for maintaining a healthy smile—and a healthy body:



Don't go to bed before brushing your teeth.

It can be easy, especially after a long day, to fall asleep without brushing your teeth, but the two minutes it takes (one minute each for top and bottom), is crucial in maintaining the health of your teeth and gums.



Floss at least once a day.

Your dentist would love it if you flossed after every meal, but if you can do it at least once a day—preferably after your last meal of the day—you can still improve your gum health.



Know when to replace your toothbrush.

Replace your toothbrush (or head of your electric brush) when the bristles fray or become irregular—usually about every three months.



Fight tooth decay with food.

Fresh fruits and vegetables and calcium rich foods like cheese, milk and yogurt are good for your teeth. Cutting down on sugary candies and sweets, as well as starchy and refined carbohydrates such as bread, pasta and crackers can also help reduce your chances of tooth decay.



Don't smoke, or quit if you do.

Smoking harms the body's immune system and its ability to fight infection—including those in the mouth, and is a risk factor for gum disease.

DID YOU KNOW?

With new program maximums as of January 1, 2020, it is easier than ever to see your dentist regularly. If you have dental insurance with the Trust, the maximum amount payable for covered dental benefits (including dental accident benefits) per eligible person has increased from **\$1,800** to **\$2,675** each calendar year! See your Summary Plan Description for complete details.





Vaping is Just as Bad for You

Vaping is bad for your health, but until recently people didn't realize just how bad. When e-cigarettes first appeared on shelves, they were marketed as a discreet technology that could help adult smokers kick a deadly habit. They were even promoted as a healthier alternative to traditional cigarettes, which contain thousands of chemicals. Unfortunately, e-cigarette companies failed to mention that vaping products are also full of toxic chemicals. The long term health effects of the chemicals being inhaled when vaping are largely unknown.

The Center for Disease Control and Prevention (CDC) and the Food and Drug Administration (FDA) have been investigating cases of a severe lung illness that was first identified in August 2019 and is associated with using e-cigarette and vaping products—both nicotine and marijuana extracts. With now more than 2,000 cases and 39 deaths nationwide, the CDC has issued a new name for the vaping-related illness: EVALI, which stands for “e-cigarette or vaping product use-associated lung injury.”

In the EVALI cases documented to date, every single one of the patients reported using vaping products 90 days prior to the onset of symptoms, and in many of the reported cases patients admitted vaping more recently. In addition, none of the documented patients had an infection or other condition (like the flu) that would explain the lung disease. EVALI can look like the flu with symptoms such as fatigue, nausea, vomiting, coughing and fever, so previous cases had not been linked directly.

Public Health officials believe that we are seeing more and more cases of this new illness now, as dangerous chemicals or a combination of chemicals has been introduced into the vaping product pipeline. Due to the wide variety of vaping products available, the CDC and FDA have yet to pinpoint the precise cause or chemical combination. With more people being hospitalized each week, many states—including Washington—have issued bans on flavored vaping products.

Regardless of the CDC's ongoing investigation, it's clear that there are a lot of unknowns with e-cigarettes, but one thing is clear: both vaping and smoking are very bad for your health. There just simply isn't a healthier smoking alternative.

Source: https://www.cdc.gov/mmwr/volumes/68/wr/mm6841e3.htm?s_cid=mm6841e3_w

TAKE ACTION

Need help quitting vaping or smoking? The Trust offers tobacco cessation program Quit For Life® to all participants and their eligible spouses, 18 years of age or older. This program is fully paid for by the Trust and offers personalized phone-based sessions with a coach and nicotine replacement therapy, if prescribed.

To find out more or enroll, call (855) 462-5859 or visit quitnow.net/WATeamsters.





Disability Waiver Benefits

If you are unable to work due to an on- or off-the-job serious injury or illness, 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 www.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 <https://wateamsters.com/resources/>.

Cholesterol Fast Facts

Cholesterol is both good and bad. At normal levels, it is an essential substance for the body. However, if concentrations in the blood get too high, it becomes a silent danger that puts people at risk of heart attack and stroke.

- Cholesterol is an essential substance that the body produces but which people also consume in foods.
- Risk factors for high cholesterol include family history and the modifiable lifestyle choices of a healthy diet and exercise.
- If lifestyle changes are unsuccessful or cholesterol levels are very high, a doctor may prescribe a lipid-lowering drug, such as a statin.



Having high cholesterol does not usually produce any symptoms. Regular testing is vital as a person with high cholesterol levels may have a heart attack without warning, because they did not know that they were at risk.



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THE TAKEAWAY

Where to Turn When You Need Help

We all have stress in life. Whether it is financial stress caused by caring for an aging parent, sending a child to college, or buying a house; emotional stress from divorce, relocation or other major life transitions; or the weight of anxiety, depression, or sadness due to grief and loss.

Seeking and asking for help isn't always easy. We feel like we should be able to manage it on our own, tough it out, push through. We feel embarrassed at the thought of talking to a stranger. Sometimes we don't even recognize that we might need help—we just feel tired, irritable and disinterested in work or social activities.

There are many resources available to Trust participants to help them explore if they might need additional assistance managing stress, and what that might look like. A great place to start is ComPsych® GuidanceResources®. This service is completely confidential, paid for in full by the Trust, and can connect you to a network of mental health professionals, trained clinicians, and also online resources and tools.

You can reach out to GuidanceResources in three ways:

- Call **(866) 301-0313** to speak to a trained clinician,
- Visit <https://www.guidanceresources.com> and use Web ID: WATEAMSTERS, or
- Download the GuidanceResources app, GuidanceNow.