



TEAMSTERS TRUST BENEFITS INSIDER

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Mark Your Calendars

Get the most out of your benefits by taking a few important steps this Fall.

Annual Enrollment: Renew Your Medical Coverage for 2019



To continue medical coverage in 2019 for you and your family and avoid delays in the processing of your medical claims, **you must re-enroll every year** — even if you are not making any changes. This year's Annual Enrollment is from **Nov. 1 – Dec. 15, 2018**. During that time:

- Visit **www.nwadmin.com** and log in, or register if you do not yet have an account. Select Annual Enrollment, and follow the steps to verify your information and choose your medical plan (or fill out and sign the form mailed to your home.)

Complete Your Health Assessment: Save on Your 2019 Medical Expenses



Every year, the Trust offers Trust Medical Plan participants an incentive to complete a Health Assessment. The Health Assessment is a quick, easy and confidential questionnaire that helps you evaluate and track your health from year to year, qualifies you for no-cost wellness programs, and helps save you money in the coming year. If you and your eligible spouse or covered domestic partner both take your Health Assessment at **wateamsters.vivacity.com** from **Nov. 1 – Dec. 15, 2018**:

- Medical Plans A, B, C, and Z – your annual deductible in 2019 will be \$200 less for individual coverage and up to \$600 less for family coverage than if you do not take it.
- Medical Plan JC28XL – your out-of-pocket maximum in 2019 will be \$200 less than if you do not take it.

Visit **www.wateamsters.com** to find out more.

TAKE ACTION

- Mark your calendar for Nov. 1 as a reminder to complete both the Annual Enrollment and the Health Assessment by Dec. 15.
- Start thinking about any enrollment changes you may want to make.
- Gather health-related information like your blood pressure or cholesterol levels to get a more accurate result from your Health Assessment.





Make Sure You're Covered

Don't be surprised by a medical bill you weren't expecting.

Did you know that many medical services and procedures require approval before you get them? This is called prior authorization, and it helps you:

- Learn if your health plan will cover the procedure
- Avoid inappropriate or unnecessary medical treatment
- Save money and avoid extra costs
- Get an estimate of your out-of-pocket costs before having your procedure

Premiera uses a team of experienced doctors, nurses, and healthcare analysts to determine if a medical procedure is appropriate and supported by clinical best practices.

Doctors Who Are In-Network Can Request Prior Authorization for You

Healthcare providers who are in your network are familiar with the process for getting prior authorization. They can contact your health plan on your behalf. In-network doctors have all of the information needed to request that your medical service be reviewed and approved for coverage.

Which Services and Procedures Require Prior Authorization?

Some common services that require prior authorization include:

- All planned inpatient stays
- Admission to a skilled nursing facility or rehabilitation facility
- Admission to behavioral health residential treatment centers
- Non-emergency and elective air ambulance services
- Some outpatient services
- Certain organ transplants
- Purchase of supplies, appliances, DME, and prosthetic devices over \$500
- Provider-administered drugs

What Happens if Your Doctor Doesn't Request Prior Authorization

If your doctor provides a service or procedure that requires prior authorization without requesting one in advance, you may have to pay part or all of the cost, above your usual out-of-pocket amount. To avoid extra costs, always ask your healthcare provider to request prior authorization before you have a planned medical service or procedure.

GET SUPPORT

ComPsych® GuidanceResources® is a no cost service provided by the Trust to offer help with resources, online tools or finding a provider for personal or family problems, including:

- Confidential emotional support for anxiety and depression,
- Work/life solutions like finding child or elder care,
- Legal guidance, financial resources, and more.

To get started, visit www.guidanceresources.com, and use web ID: WATEAMSTERS.





Why Everyone Needs a Primary Care Provider

- 1. To be healthier**— Your provider can help you manage any problems and give you a plan to stay healthy.
- 2. To find problems sooner**— A provider who sees you regularly is more likely to notice changes.
- 3. To save money**— Seeing your provider regularly helps people avoid more costly care, such as visits to the emergency room.
- 4. To get specialty care**— Your provider can refer you to the right person if something comes up that is outside his or her experience.
- 5. To have someone on your side**— Your provider is a resource who can follow you over time. This trusting relationship will improve your care, too, as over it time it will become easier to discuss changes and problems.

Visit *Own Your Health*, <http://www.ownyourhealthwa.org>, for more tips on selecting a provider and making the most out of your doctor visit.

Signs of a Stroke

Use the letters in "FAST" to spot stroke signs and know when to call 9-1-1

F

FACE DROOPING

Does one side of the face droop or is it numb? Ask the person to smile. Is the person's smile uneven or lopsided?

A

ARM WEAKNESS

Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

S

SPEECH DIFFICULTY

Is speech slurred? Is the person unable to speak or hard to understand? Ask the person to repeat a simple sentence, like "The sky is blue." Is the person able to correctly repeat the words?

T

TIME TO CALL 911

If someone shows any of these symptoms, even if the symptoms go away, call 9-1-1 and say, "I think this is a stroke" to help get the person to the hospital immediately. Time is important! Don't delay, and also note the time when the first symptoms appeared. Emergency responders will want to know.

Sometimes other symptoms appear separately, in combination, or with F.A.S.T. signs

- Sudden confusion, trouble speaking or understanding speech
- Sudden numbness or weakness of face, arm or leg, especially on one side of the body
- Sudden trouble seeing in one or both eyes
- Sudden trouble walking, dizziness, loss of balance or coordination
- Sudden severe headache with no known cause

If someone shows any of these symptoms, call 911 or emergency medical services immediately.



Support for Chronic Conditions

You don't have to go it alone.

If you are one of the millions of people who live every day with a chronic condition, you know the effort and support required to maintain your health. To help participants, Premera offers Personal Health Support.

Personal Health Support uses a “whole-person” approach to deliver a personalized and meaningful health support experience. From prevention programs to intensive health support for those with complex conditions, Personal Health Support helps participants and their families get the right level of support they need for their unique situation.

A Personal Health Support clinician will help you best manage your condition and care, connect you to resources and wellness programs available to you and your family, and help you stay motivated to live your healthiest life.

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services include help managing more than 30 chronic conditions, as well as:

- Giving participants access to health improvement resources and helping them follow providers' prescribed treatment plan
- Coordinating care services as needed
- Helping participants understand their health plan's coverage,
- Finding useful community resources – such as in-home services or ride shares

Premera's Personal Health Support teams are made up of trained nurses and other certified health care specialists. Participation is voluntary and offered at no cost to you. To find out if you are eligible for this no-cost service, please call Premera at **(855) 869-6775**.

BE PREPARED FOR FLU SEASON

Getting a flu shot is the single best way to protect against the flu. Children from 6 months to 19 years of age, pregnant women, people 50 and older, and people with certain chronic medical conditions are especially encouraged to get a flu shot.

Your preventive flu shot is covered in full with no co-pay if you go to an in-network provider. Visit your primary care doctor, or visit an in-network pharmacy to get your annual flu shot.





Managing Joint Pain

Self-care strategies for joint pain relief.

Many different conditions can lead to painful joints, including osteoarthritis, rheumatoid arthritis, bursitis, gout, strains, sprains, and other injuries. Joint pain is extremely common. In one national survey, about one-third of adults reported having joint pain within the past 30 days. Knee pain was the most common complaint, followed by shoulder and hip pain, but joint pain can affect any part of your body, from your ankles and feet to your shoulders and hands. As you get older, painful joints become increasingly more common.

Joint pain can range from mildly irritating to debilitating. It may go away after a few weeks, or last for several weeks or months. Even short-term pain and swelling in the joints can affect your quality of life. Whatever the cause of joint pain, you can usually manage it with medication, physical therapy, or alternative treatments.

Your doctor will first try to diagnose and treat the condition that is causing your joint pain. The goal is to reduce pain and inflammation, and preserve joint function. Along with your doctor's advice, you can help lessen the pain with self care:

- **Watch your diet.** Avoid foods that cause inflammation such as sugar, refine carbohydrates, processed meats, alcohol, and artificial trans fats. And try to get more inflammation-fighting foods into your diet. These include oily fish that are high in omega-3 fatty acids (such as salmon), dark leafy greens, colorful veggies (think tomatoes, peppers, and beets), low-fat dairy products, and whole grains.
- **Talk to your doctor about topical pain medications.** Many topical over-the-counter medications have active ingredients such as capsaicin (which reduces your nerve cells' ability to send pain messages), salicylates, and counterirritants like menthol and camphor, which produce hot and cold sensations. Talk to your doctor or pharmacist about brands that might be best for you.
- **Heat up, or cool down.** For sore joints, try a heating pad, a hot soak in the tub, or a steamy shower. These are inexpensive but effective ways to relax muscles, and they can be particularly helpful for conditions that present

"morning stiffness" of the joints, such as psoriatic arthritis and rheumatoid arthritis. An ice pack or cold bath may also help ease joint pain for some patients, since cold temperatures reduces swelling and dulls acute pain.

- **Stay active.** While it can be challenging to simply get out of bed (much less hit the gym) on days you're experiencing joint pain, experts stress that gentle exercise can make a big difference in alleviating symptoms. Low-impact activities such as walking, cycling, and swimming help strengthen the muscles around the joints, which can be particularly beneficial for those with psoriatic arthritis, osteoarthritis, and rheumatoid arthritis.



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THE TAKEAWAY

High Blood Pressure Quiz

Test your knowledge on this common condition

1. You shouldn't exercise if you have high blood pressure.

2. You get high blood pressure from stress.

3. You can feel it when your blood pressure starts to go up.

4. Both numbers in a high blood pressure reading matter.

5. If you have high blood pressure, you have to take medication.

6. Cutting back on processed food is the best way to cut sodium.

or (less) you have prehypertension. It means you could end up with high blood pressure unless you take steps to prevent it.
• If your top number is 130 or above and your bottom number is 80 or above, you have high blood pressure. The higher the number, the greater your health risks.
5. False. Lifestyle changes are the first step for blood pressure that's a little high. You may not need medicine if you exercise, eat healthy, maintain a healthy weight, quit smoking, limit alcohol, and cut down on salt.
6. True. Processed food is probably where you get most of your salt. Foods don't have to taste salty to be high in sodium. Some bread and rolls, soups, frozen pizza, and cold cuts are all high in sodium. Remember to read labels.

1. False: Regular moderate exercise not only helps bring down your blood pressure, it strengthens your heart, reduces stress, and helps you maintain a healthy weight.
2. False: Your blood pressure may go up for a while when you're under stress, but stress by itself doesn't cause long-term high blood pressure. Of course, excessive ongoing stress can still affect your health.
3. False: You can have high blood pressure for years without knowing it. In fact, about 1 in 5 Americans with high blood pressure doesn't know it. Even if you feel fine, high blood pressure can damage your heart and other organs.
4. True. Both numbers count. A reading below 120/80 is normal. • If your top number is 120 to 129 (even if your bottom number is 80