



TEAMSTERS TRUST BENEFITS INSIDER

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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.





Medicine In the Modern Age

Four ways millennials do health care their own way

Millennials are a huge group, currently making up one-fourth of all Americans. While the dates bookending the generation vary with the source, Pew Research has deemed all people born between the years of 1981 and 1996 as millennials.

This generation of people grew up with the immediate access to limitless information with the internet; they began using social media and mobile devices to stay in touch with people 24/7; and they came of age and started looking for jobs during the Great Recession. Now, they are, as millennials say, “adulting”. As they make health care decisions for themselves and their families, their choices could shake up the industry.

Here are four ways they’re doing just that:

1. MILLENNIALS WANT DIGITAL ACCESS TO HEALTH CARE SERVICES.

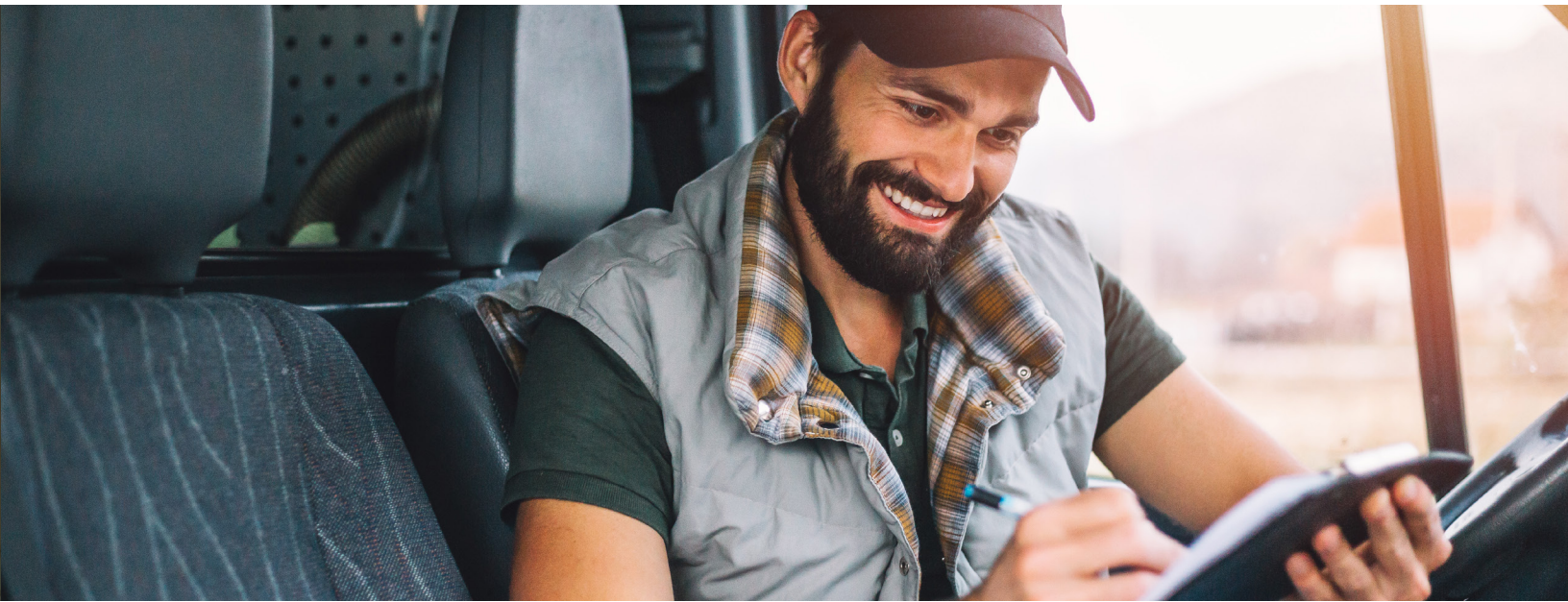
More tech-minded than baby boomers, 92% of millennials own smartphones, and over half own tablets, reports the Pew Research Center. Nearly all millennials use the internet, which many access only by smartphone. As for social media, 82% use Facebook. About half use Instagram; ditto for Snapchat.

Millennials and members of Generation X want to access their recommendations, services and payment options online. For instance, a study conducted at a New York City health center found them more likely than other generations to use its patient portal.

What the Trust Offers: In a Salesforce survey, 6 out of 10 of millennials support telemedicine, such as video chats, instead of in-person visits. Teladoc® offers secure, on-demand, around-the-clock access to board-certified physicians who can resolve common medical issues over the phone or video chat. This service is available to all Trust Medical Plan participants and covered family members at no cost. Visit www.teladoc.com/premera to create an account.

2. MILLENNIALS SEEK MEDICAL INFORMATION FROM VARIOUS SOURCES, NOT JUST PHYSICIANS.

In a survey by Grayhealth and Kantar Health, just 41% of millennials noted that they trust physicians as the best source of health information. Millennials are more inclined than baby boomers to research health care online. These relatively well-educated 20- and 30-somethings compare treatment options and check quality ratings of doctors and hospitals.



They consult friends, family, blogs, message boards and websites like WebMD and Mayo Clinic. However, all that information can hinder their decision making.

What the Trust Offers: The Trust has partnered with the Washington Health Alliance's program Own Your Health to help give you the resources and information you need to make good health decisions for you and your family. Visit www.ownyourhealthwa.org and click on WA Teamsters Welfare Trust under partner pages.

3. MILLENNIALS, NOT PRIMARY CARE DOCTORS, ORCHESTRATE THEIR CARE.

In the EBRI survey, only 67% of millennials reported having a primary care provider, compared to 78% of Gen Xers, and 85% of Boomers. Waiting days or weeks for a medical appointment seems nuts to millennials. Instead, PNC found that about a third of them sought care at a retail clinic in the past year.

What the Trust Offers: There are many ways to seek care as a Trust participant if you are not able to see your primary care provider. The confidential NurseLine connects you to registered nurses, 24 hours a day. The NurseLine is a great first stop for medical questions and to determine if you do need an in-person appointment: (855) 784-4561. Otherwise, Teladoc video appointments can be scheduled at your convenience from wherever you may be, and urgent care clinics offer in-person visits if you require one quickly.

4. MILLENNIALS VIEW HEALTH HOLISTICALLY.

Studies found that to millennials, exercise and nutrition are as essential to health care as antibiotics are to curing infection. Their view of health encompasses more than a lack of disease. It also includes fitness and mental well-being. The EBRI study found that millennials are more likely than baby boomers to join wellness programs, such as those offering help with quitting smoking or managing stress.

What the Trust Offers: Robust wellness programs are available to all Trust Medical Plan participants, with all program costs being paid for by the Trust. From health coaching services, to tobacco cessation, to help maintaining a chronic condition, or reaching a healthy weight, there is a wellness program to help you set and meet your goals. Visit <https://wateamsters.com/wellness/> to learn more.

Source: For an expanded version of this article and for links to all health studies, please visit <https://www.forbes.com/sites/forbestechcouncil/2019/04/09/five-ways-millennials-do-health-care-their-own-way/#4292c3c620c5>



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 the Washington Teamsters Welfare Trust offers Lifestyle Management for personalized health support. The program is offered at no cost to all Trust Medical Plan participants and will connect you to a vast network of knowledgeable, qualified health care professionals who can help you set health goals and offer you the information and motivation needed to make lifelong changes.

With Lifestyle Management you will meet over the phone with trained health coaches, at a convenient time for you. The program is operated by the Trust's wellness partner Vivacity, and the sessions and all information you provide are confidential and cannot be shared with your union or employer.

Whatever your health goals might be, a Vivacity health coach will help you build new healthy habits—ones that can make a big impact on your health and wellbeing. A Lifestyle Coach can help you with:



**IMPROVING
EXERCISE HABITS**



**NUTRITIONAL
CHOICES**



**MANAGING
YOUR STRESS**



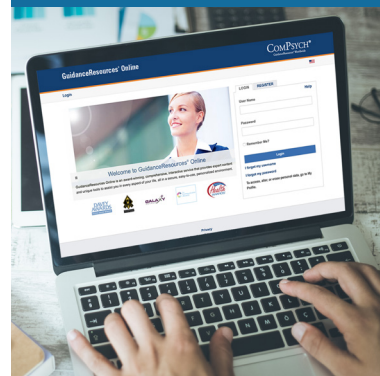
**WEIGHT
MANAGEMENT**



**MANAGING
CHRONIC CONDITIONS**

DID YOU KNOW?

With the new GuidanceNow™ app from Guidance Resources you can get mobile access to expert information on thousands of topics, including wellness, relationships, legal, financial and more. Visit guidanceresources.com and use the WEB ID: WATEAMSTERS to register. Then download for free the GuidanceNow app in your app store, and enter your username and password to get started.



In addition to a healthier you, when you complete three calls with your health coach, you could also receive a **\$50 check** just for participating. To find out if you qualify for this no-cost program, visit wateamsters.vivacity.com. If it's your first visit, you'll be asked to register and take a Health Assessment. If you've already taken your annual Health Assessment with Vivacity, you may be contacted by phone or mail to invite you to participate in this program.



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.

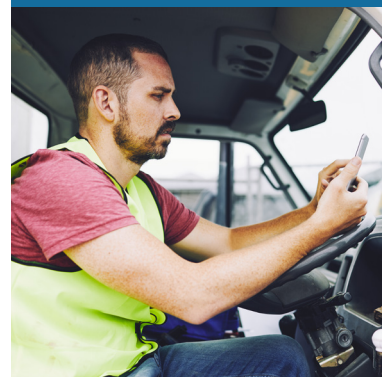
Non-pharmaceutical treatment such as physical therapy, spinal manipulation, massage and acupuncture can also be effective at reducing chronic pain short-term. And there is some research that shows that yoga, meditation and mindfulness may also be helpful for some patients. Of course, there are some medical 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

TAKE ACTION

If you think you might have a substance abuse problem – be it opioids, alcohol or other substances – there is confidential help available. Call ComPsych® from GuidanceResources® at (866) 301-0313 or visit guidanceresources.com, using Web ID: WATEAMSTERS



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.



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THE TAKEAWAY

Mark Your Calendar To Save On Your Deductible

The Health Assessment 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 Assessment 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 Assessment 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/>

