



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—and a strong start for a better 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 your doctor's office or at many 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 Assessment

Your annual Health Assessment does a few things to set you up for the coming year: it helps give you a snap shot of your current health concerns, but it also helps you save money by lowering your deductible when you complete the Health Assessment.

It is easy to take, completely confidential and can result in the following savings if you and your eligible spouse or covered domestic partner 18 years of age and older, both take your annual Health Assessment from **Nov.1 – Dec. 15, 2020.**

- **Medical Plan A, B, C, and Z** – your annual deductible in 2021 will be \$200 less for individual coverage and up to \$600 less for family coverage.
- **Medical Plan JC28XL** – your out-of-pocket maximum in 2021 will be \$200 less than if you do not take it.

DID YOU KNOW?

Medical, dental and vision plan summaries and many other important forms and documents are available at the Trust's website. To view or download your plan information, visit the Resources section at **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.

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**.



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**.





Don't Panic

Tips on managing strong emotions

Stress comes in many forms, from health concerns or financial worries, to work, home and family concerns, or big life transitions. And with stress can come powerful emotions that can overwhelm us quickly. Being able to manage and deal with our emotions effectively is a mark of maturity and age, but also something that takes practice.

There is no single way to instantly reduce stress or manage your emotions, and none of us get it right 100% of the time. But by using a variety of tools and methods, you can calm your mind and regain your emotional balance.

1. **Listen to your body.** A racing pulse, dry mouth, aching stomach, tight muscles, or muscle pain may all indicate that something is amiss in your emotional world.
2. **Take some time.** Writing down a daily inventory of what you feel and any patterns of emotional ups and downs you notice can help you clarify what is really bothering you. Rather than feeling like everything is wrong, you might find it is just one or two things that are really the issue.
3. **Find your control.** In any situation there are always aspects you can control – like how you behave and the choices you make. And there are things you can't control—like other people's reactions and actions. Look for the areas you can control and focus your energy there.
4. **Don't exaggerate.** Your attitude toward stress can affect your health more than the stress itself. When difficult situations arise, it is important to assess how bad they really are before going into panic mode. Getting upset over trivial things can add unnecessary stress to your life.
5. **Reframe the moment.** Sometimes a simple change of scenery, or going for a walk, putting on some music, or picking up around the house can help you shift your feelings, and give you some perspective.
6. **Call a friend or family member.** Relationships are good for our health and reaching out to someone about your stress can improve your outlook.
7. **Move your body.** When we exercise, our bodies release endorphins which make us physically and mentally feel better. Even moderate exercise can help reduce stress.
8. **Breathe.** If all else fails, take a few moments to take some deep breaths. Focusing on the breath, the sounds we hear in this moment, or taking note of the details in the room, can help center us, calm emotions and bring us back to the present moment.



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.



Cholesterol Fast Facts

Cholesterol can be both good and bad

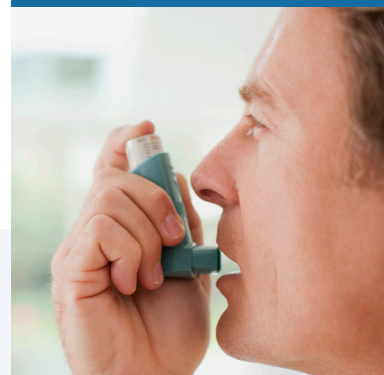
Cholesterol has a reputation for being all bad, but at normal levels it is an essential substance for the body. We all need it! However, if concentrations in the blood get too high, cholesterol becomes a silent danger that puts people at risk of heart attack and stroke.

- 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.

DID YOU KNOW?

The Trust offers a program dedicated to people managing chronic and complex health conditions. Premera Personal Health Support helps you get the right level of support for your unique situation. Get help managing your condition and care, connecting you to resources and help staying motivated to live your healthiest life. Find out more in the Wellness section of [wateamsters.com](https://www.wateamsters.com).



Information You Can Use

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.

The new *Community Checkup* report 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 or find out more, visit: [wacommunitycheckup.org](https://www.wacommunitycheckup.org).



2323 Eastlake Ave E
Seattle WA 98102

THE TAKEAWAY

Resources For Care From Home



24-Hour NurseLine (866) 672-7863

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.



Teladoc® Virtual Care (855) 332-4059

Speak with a doctor who can diagnose, treat and send a prescription to your nearest pharmacy. Request a phone or video consult 24/7 at teladoc.com/premera.



Mail-Order Prescriptions (855) 873-8739

Save on your prescription medications. MedImpact Direct mails your approved prescriptions directly to your home, saving you the trip to the pharmacy.



Quit For Life Tobacco Cessation (855) 462-5859

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.