



TEAMSTERS TRUST BENEFITS INSIDER



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Support for When Life Gets Overwhelming

Stress and mental health resources from the Trust

Life can sometimes be overwhelming. Whether you're dealing with daily stress at work or home, financial concerns, or managing a major life event or illness, taking care of your mental health can be as important as taking care of your physical health. The Trust offers Kaiser plan participants and their eligible families in-network coverage for mental health support—from traditional talk therapy to resources for life management and more.

When should you seek support?

If you notice any of these symptoms, it might be time to talk to your Kaiser primary care or a mental health provider:

- Difficulty concentrating, feeling restless, or on edge
- Increased use of alcohol, drugs, or both
- Persistent feelings of hopelessness
- Feeling flat or having trouble feeling positive emotions
- Increased anger, irritability, or aggressiveness
- Noticeable changes in mood, energy level, or appetite
- Ongoing aches, headaches, or digestive problems without a clear cause

Finding support

If your stress is interfering with your daily life or health, speaking to a mental health professional can help you with marital and family issues, grief and loss, managing a chronic condition, personal growth, and so much more. Therapists, coaches, and counselors can offer you perspective, a space to be seen and heard, and tools to overcome any concerns.

There are many different types of providers. They can practice different forms of therapy, have different levels of education, or specialize in certain topics. Finding a therapist, wellness coach, or counselor can be a bit like finding a doctor, it is important to find the right fit. Don't hesitate to research and screen multiple providers in the Kaiser network to find the best match for you.



DID YOU KNOW

Kaiser offers many behavioral health services, often without a referral needed! From help managing stress, to depression and anxiety, or substance abuse concerns, Kaiser can connect you to mental health professionals in your area.

Call **(888) 287-2680** or search Behavioral Health at www.kp.org/wa.

988 – National Crisis Line

This free service is available 24/7 to anyone who is having a crisis, suicidal thoughts, or needs mental health support. A trained professional will listen and help you and offer guidance and resources. The confidential hotline can be reached at any time by dialing **988**.



Prioritizing Preventive Care Visits

Overcoming the top three reasons to avoid the doctor

Don't like to go to the doctor? You're not alone. Getting the right preventive health care is the number one way to prevent common diseases and catch problems early when they are easier and less expensive to treat. However, recent studies show that very few people in the United States receive their recommended preventive services.

What's holding you back?

"I'm concerned about cost."

As a Washington Teamsters Welfare Trust participant, eligible preventive visits and tests are covered in full when you see an in-network provider—with no deductibles, co-insurance or co-pays.

You've heard the old saying "an ounce of prevention is worth a pound of cure"? It's true when it comes to your health. Putting off problems could mean expensive emergency room or hospital stays down the line, so the cost-conscious choice is to prioritize prevention.

"I don't have a regular doctor."

It's not always easy to find a healthcare provider you trust. The best way to get started: ask friends and family for recommendations, or search online for in-network primary care providers in your area who are accepting new patients at wateamsters.com/find-a-provider. And remember, your primary care provider doesn't need to be an MD. Physician assistants and nurse practitioners are also well qualified to provide preventive care and may be easier to find in your area.

"I don't have the time."

There's no way around it. It takes time to schedule with a healthcare provider, block off the time for the appointment, and do any needed follow up. Don't let this deter you from making time for your health and reaping all the benefits of preventive care! Consider choosing a day each year when you commit to carving out time to get on the phone and schedule preventive exams for the whole family (how about during National Primary Care Week October 1-5?).

TAKE ACTION

Well-adult and well-child appointments are often scheduled many months out, so you can expect your appointment to be a couple months in the future. Schedule ahead to maintain your health and find a time that works best for you.

Call your doctor or find a provider: wateamsters.com/find-a-provider.

Covered Preventive Care Services

- Well-adult and well-child physicals
- Immunizations
- Mental health screening for depression and anxiety
- Cancer and disease screening tests like mammograms, colonoscopies, and prostate exams
- Flu shots, and more



Saving Money on Prescriptions

Make the most of your Rx benefits

The cost of medications in the United States continues to rise, with some medications costing medical plans and participants more and more every year. Trust Kaiser plan participants have comprehensive prescription coverage through their Kaiser benefits that helps keep costs consistent and affordable. However, there are still things you can do to make sure you're paying the lowest price.

Choose generic whenever possible.

Generic medicines provide the same quality of care as brand name medicines but at a much lower cost. A generic drug is a medication created to be the same as an already marketed brand-name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use. This means that **a generic medicine works in the same way and provides the same clinical benefit as the brand-name medicine.** In other words, you can take a generic medicine as an equal substitute for its brand-name counterpart and save money at the same time.

Use the mail order pharmacy.

Not only does ordering your prescription through your mail-order pharmacy save you time, but it can also save you money! Mail-order pharmacies buy medications in large quantities directly from drug manufacturers at lower costs. **Savings are passed on to consumers with prescriptions often costing less than if you choose a walk-in pharmacy.** In addition, Kaiser mail order pharmacies can provide a 90-day supply of many medications, compared to a 30-day supply for walk-in pharmacies.

Check your formulary.

A formulary is just another name for a drug list. It is a list of generic and brand-name prescription drugs covered by a specific health insurance plan. Sometimes, health plan formularies are also referred to as preferred drug lists (PDLs). **When you are prescribed a new drug, you can check to make sure it is on your plan's formulary list.** Usually it will be, meaning it will be covered by your insurance. But sometimes a certain brand name, type of drug, or dosage is not allowed. If that is the case, you can talk to your doctor about prescribing another brand/generic option or you can choose to pay for the medication out-of-pocket.

Source: <https://www.fda.gov/>



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THE TAKEAWAY

How Do I?

How do I find out what is covered under my Plan?

When you became eligible for coverage you likely received a welcome packet. In that packet is what is known as a **Summary Plan Description** or SPD booklet. It details your coverage, what types of visits are covered, how many visits you are allowed for certain services in a calendar year, and any co-pay and/or co-insurance you are responsible for. It also defines many medical terms and lists procedures that are considered elective or otherwise not covered.

You can download a PDF of any Medical, Dental, or Vision SPD at any time by visiting wateamsters.com/resources. Booklets are organized by Plan. Your Plan is noted on your ID card. You may also download a **Short Summary of Benefits and Coverage**. This gives you a quick snapshot of your coverage and the costs involved.

**New Q&A
Series!**

A blue starburst graphic with a jagged, multi-pointed border, containing the text 'New Q&A Series!' in white.

QUESTIONS? For detailed benefits information, questions about eligibility, claims, or ID cards you can also call the Trust at **(800) 458-3053** or visit www.nwadmin.com. Register or login to view secure and personalized information.