



# TEAMSTERS TRUST BENEFITS INSIDER



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## What is a Health Profile

### And why you should complete one every year

A Health Profile is a series of health-related questions that ask you about your lifestyle and health habits. Completed online, the Kaiser Health Profile takes around 20 minutes and can provide you with an overall view of your current health. Many plans, like the Washington Teamsters Welfare Trust, will ask participants to annually take one of these quick online assessments.

#### Why take an annual Health Profile

Your annual Health Profile can offer you a lot of useful information and a high-level view of your health. Often, people can miss subtle changes in their health, or not see how certain health habits like smoking or avoiding exercise, can impact their well-being over time.

#### An annual assessment of your health:

- Helps you track your health from year to year, drawing your attention to potential health risks,
- Helps you monitor chronic conditions over time,
- Informs you about helpful no-cost wellness programs available to you through your Trust benefits,
- Reminds you of what preventive care tests are coming up,
- Offers you suggestions on maintaining your best health, and
- Identifies what you are doing well and opportunities for improvement.

When taking the Kaiser Health Profile, the more information you can offer, such as current blood pressure measurements or cholesterol levels, and the more honest you are, the more useful the results and recommendations will be. A Health Profile can allow for early intervention on possible conditions and helps you share what you learn with your Kaiser health care team – which can help you and your doctor make more informed health care decisions.

#### When to take your annual Health Profile

Each year, the Trust offers participants the opportunity to take their Health Profile to earn a financial incentive. It's completely voluntary, but if you and your eligible spouse or covered domestic partner both complete it during the incentive period, your annual deductible will be lower in the coming year, than if you do not complete it. This could save you hundreds of dollars on your 2025 medical expenses. The incentive period will begin alongside Annual Enrollment in November of this year and will run through mid-December. Look out for a notice at the end of October, letting you know that it is time to take this year's Kaiser Health Profile.

#### TAKE ACTION

Four reasons to complete your Health Profile this fall:

1. You'll earn a lower deductible in the coming year when you and your eligible spouse complete it on time.
2. You may become eligible for some no-cost wellness programs.
3. It's completely confidential and can't be shared with your employer or union.
4. You can access it or update it any time online



To learn more, visit:  
**[wateamsters.com/wellness/health-assessment](https://wateamsters.com/wellness/health-assessment)**.



# Back Pain, Arthritis, Carpal Tunnel, Oh My!

## Manage and prevent musculoskeletal conditions

Musculoskeletal conditions make up a group of more than 150 diseases and conditions that affect the muscles, joints, bones, and connective tissues of the body. Some acute musculoskeletal conditions, like a bone fracture or muscle sprain, can be sudden and severe, but may resolve over time. While other chronic conditions, such as rheumatoid arthritis, carpal tunnel, or back pain, can develop over time and cause ongoing issues that worsen for months or years.

### How are musculoskeletal conditions treated?

An estimated 1.71 billion people globally have musculoskeletal conditions, and these conditions are among the leading causes of disability in the U.S. If your doctor suspects you are having a bone, joint, ligament, tendon or muscle issue they may order a blood test, or imagery such as X-rays or CT scans. The treatment of musculoskeletal conditions depends on the cause, but some common treatments include:

- Acupuncture
- Chiropractic adjustments
- Physical or occupational therapy
- Massage
- Over the counter or prescription pain relievers
- Splints
- Steroid injections

### How can you prevent musculoskeletal pain?

While some injuries or sprains may be unavoidable, there are certain things you can do to prevent musculoskeletal pain, including limiting repetitive motions, stretching regularly, practicing correct lifting techniques and maintaining good posture. Along with these preventative measures, there are other good health habits you can adopt to help manage or prevent pain.

- Don't smoke tobacco, as it increases inflammation
- Eat a healthy diet and avoid things like alcohol and sugar that can increase body pain
- Rest any injured or strained muscle, joint or bone
- Stretch regularly, especially before lifting or exertion
- Use ice and heat on sore muscles to decrease swelling

### What causes a musculoskeletal condition?

Common causes of musculoskeletal conditions are bone fractures, joint dislocation, injury, overuse, poor posture and form, and sprains. These can be in one location, or impact broad areas of the body, such as the neck or back. The pain of musculoskeletal conditions, sometimes coupled with loss of mobility or limited dexterity, can prevent people of all ages from working or enjoying life.



If you are experiencing muscle aches, stiffness, fatigue or twitches, sleep disturbances, and/or if pain interferes with your daily activities, speak with your healthcare provider. If you have severe pain from a sudden injury, please seek immediate medical help.



## Avoid the Flu All Winter Long

The annual flu vaccine is the best way to avoid illness

Influenza, often called the flu, is an infection of the nose, throat and lungs that is caused by a virus. Most people with the flu get better on their own, but influenza can cause serious complications for some people.

This year's seasonal flu vaccines each provide protection against four of the influenza viruses expected to be most common during this flu season. The flu vaccine can lower your risk of getting the flu and help you avoid more serious illness. The Centers for Disease Control and Prevention (CDC) recommends annual flu vaccination for everyone age 6 months or older, especially children age-12 months and younger, pregnant people, adults over age 65 and people with certain medical conditions.

### When is the flu vaccine available?

Flu shots are typically offered each year by the month of August and are available now at your doctor's office or any in-network pharmacy. Keep in mind it takes up to two weeks to build immunity after a flu shot.

### Why do I need to get vaccinated every year?

Because flu viruses change so quickly, last year's vaccine may not protect you from this year's viruses. New flu vaccines are released every year to keep up with rapidly changing flu viruses.

When you get vaccinated, your immune system makes antibodies to protect you from the viruses included in the vaccine. But antibody levels may decline over time – another reason to get a flu shot every year.

### Can the vaccine give me the flu or other respiratory diseases?

No, the flu vaccine can't give you the flu. The flu vaccine also doesn't increase your risk of COVID-19. But some people may have muscle aches and a fever for a day or two after receiving a flu vaccine. This may be a side effect of your body's production of protective antibodies.

### DID YOU KNOW

You can get your flu shot and COVID-19 booster at no cost at any Kaiser provider or pharmacy. Find a location near you:

➤ [wateamsters.com/find-a-provider](https://www.wateamsters.com/find-a-provider)

### Can I lower my risk of the flu without getting a flu shot?

The flu vaccine is your best defense against the flu. But there are more steps you can take to help protect yourself from the flu and other viruses, including COVID-19. Follow these standard precautions:

- Wash your hands
- Keep your hands away from your face
- Avoid crowds
- Cover your coughs and sneezes
- Regularly clean and disinfect commonly touched surfaces
- Practice good diet, sleep and other health habits

Avoid close contact with people who are sick if you can. If you become sick with the flu, you also can help prevent the spread of the flu by staying home and away from others.



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THE TAKEAWAY

# How Do I?

*Get support for plan questions*

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

Kaiser Permanente	<b>(888) 901-4636</b> <b>www.kp.org/wa</b>
Mail Order prescription drug claims and refills	<b>(800) 245-7979</b>
24-hour Nurse Line	<b>(800) 297-6877</b>
Member Assistance Program	<b>(888) 287-2680</b>
Dental claims, benefits, network provider listing	<b>(800) 554-1907</b> <b>www.deltadentalwa.com</b>
Vision claims, benefits, network provider listing	<b>(800) 732-1123</b> <b>www.nwadmin.com</b>

