



TEAMSTERS TRUST BENEFITS INSIDER



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What You Need to Know About Enrollment

Annual Enrollment starts **November 1, 2021**.

Every year the Washington Teamsters Welfare Trust asks every active participant to update or confirm enrollment information during a designated time. Completing annual enrollment ensures that you and your family will have medical coverage in the following year. Here's a few things to know about Annual Enrollment:

What is open/annual enrollment?

Annual Enrollment is a period of time each year for active plan participants to update or confirm their enrollment information or change medical plans if there is another medical plan option available where they live.

When is annual enrollment for the Trust?

This year Annual Enrollment will be from November 1- December 15, 2021.

Why do I have to complete annual enrollment?

Most importantly, updating enrollment each year ensures that you have coverage when you need it and are not trying to get coverage in the middle of a health event. It is an opportunity to update your information, such as the number of dependents on your plan; and an opportunity to switch plans, if available to you. It also is a way to verify that the Trust has your correct contact information, so you don't miss any important updates.

What if nothing has changed – do I still have to complete it?

Yes. Even if all your information is the same you still must complete Annual Enrollment. Confirming your information will help you avoid delayed or unpaid claims.

What if I miss the deadline?

If you miss the **December 15 deadline** you will lose the opportunity to change plans if available to you. Though you will still be able to enroll/re-enroll after the deadline. Do so before the end of the year to avoid a lapse in your coverage and possible unpaid claims.

What if I have a change after I complete it – like a new family member?

You may make certain kinds of changes in your enrollment information at any time during the year, such as: adding/removing a child, marriage, divorce, addresses changes, or if your spouse's insurance changes, etc.

What if I choose not to complete it?

You could have possible delayed or unpaid claims until you update your enrollment.

DID YOU KNOW?

If you are considering a change in medical plans, you don't need to wait for Annual Enrollment to learn more about the two Plans offered by the Trust. Visit **wateamsters.com** to read more about the benefits and wellness programs of each plan.





Annual Preventive Screenings

Which screenings do you need and at what age?

Regardless of your lifestyle choices and family history, regular health screenings are necessary at every age. But how do you know which screenings you need, and when? This chart can help you know when it is time to schedule screenings. Talk to your doctor about what screenings are right for you.

EVERY YEAR EVERY ADULT SHOULD GET:



An annual physical. This helps keep tabs on your health and to catch any troubling symptoms early. During your exam, your doctor will conduct standard screenings, such as for skin cancer, depression, diabetes, blood pressure, cholesterol and more.



Vaccinations. Staying up to date on vaccinations like the TDAP, getting your COVID-19 vaccine and your annual flu shot are important ways to keep viruses at bay and protect your health and the health of your community.



An eye exam. Getting an exam every 1-2 years helps catch evidence of serious eye conditions like macular degeneration, glaucoma and cataracts—all which may not have any early symptoms.

TAKE ACTION

Your Kaiser benefits give you access to hundreds of in-network providers including primary care physicians and specialists. Visit **wateamsters.com**, select Find a Provider, Medical, and click the Kaiser tab.



EVERYONE AGE 50+ SHOULD GET

- Colonoscopy
- Hepatitis C screening (if born before 1965)
- Lung cancer screening (55+, depending on tobacco use/exposure)

EVERYONE AGE 60+ SHOULD GET

- Osteoporosis screening (at 65+ if at risk)
- Pneumococcal vaccine (at 65)
- Shingles vaccine (once at 60)

SCREENINGS FOR WOMEN

- **AGE 20 +:** Pap smear and cervical cancer screening (every 3-5 years)
- **AGE 40+:** Mammogram (every 1-5 years)

SCREENINGS FOR MEN

- **AGE 20 +:** Testicular exam (yearly)
- **AGE 50+:** Prostate cancer screening (every 3 years)

*Remember that your medical benefits through the Washington Teamsters Welfare Trust cover most in-network preventive services, including certain office visits, tests and treatments, with no deductibles, co-insurance or co-pays. To find out more visit **wateamsters.com/benefits/preventive-care**.*









Defining “Wellness”

What does wellness mean to you?

You’ve likely heard a lot of talk about wellness and wellness programs, but what does “wellness” really mean? The Global Wellness Institute defines wellness as **the active pursuit of activities, choices and lifestyles that lead to a state of holistic health**. This means achieving optimal health is not a passive task, but instead one that requires action on our part. It also means that wellness goes well beyond just our physical health.

SIX AREAS OF WELLNESS

-  **1. Physical:** A healthy body through exercise, nutrition, sleep, preventive medical care, and more.
-  **2. Mental:** Engagement through learning, problem-solving, creativity, and perspective.
-  **3. Emotional:** Being in touch with, aware of, accepting, and able to express one’s feelings; the ability to manage stress.
-  **4. Spiritual:** Our search for meaning and purpose.
-  **5. Social:** Connecting with, interacting with, and contributing to other people and our communities.
-  **6. Environmental:** A healthy space free of hazards; awareness of the role we play in bettering our environment.

Exercise:

DEFINING WELLNESS

Using these six areas, write down where in your life you could make small changes. Is it getting more sleep, eating better, calling a friend on a hard day, going for a walk, cleaning up the house, or all of the above? Define what wellness means to you!

MAKE NEW WELLNESS HABITS

The Trust offers participants a wide variety of wellness programs to support you in building new healthy habits, feel motivated and stay accountable. All programs are offered to you at no cost and are completely confidential.

- **Lifestyle Coaching**—Personalized phone-coaching program that connects you to trained health coaches.
- **Stress Management**—GuidanceResources® offers access to in-person or video counseling and online tools.
- **Tobacco Cessation**—Quit For Life® gives personalized support and tools to help you live a tobacco free life.
- **Chronic Condition Management**—Kaiser offers several six-week workshops to help you learn how to manage chronic pain and chronic conditions like diabetes.
- **Weight Management**—Sound Health Connects offers options for people who qualify for clinically supervised weight management.

Find out more at: <https://wateamsters.com/wellness/>



2323 Eastlake Ave E
Seattle WA 98102

THE TAKEAWAY

Mark Your Calendars

It's almost time to take your annual Health Profile.

Completing your annual Health Profile from Kaiser gives you a snapshot of your current health concerns, but it also helps you save money in the coming year by lowering your medical plan deductible. And it is coming up!

The Kaiser Health Profile is quick, easy to take and completely confidential. If you, and your eligible spouse or covered domestic partner 18 years of age and older, both take your Health Profile during the incentive period starting November 1, 2021, your (2022) deductible will be **\$200 less for individual coverage and up to \$600 less for family coverage**, than if you do not take it.

Mark your calendar for **November 1, 2021**, to help you remember to complete your Health Profile and save!

