



TEAMSTERS TRUST BENEFITS INSIDER

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The COVID-19 Vaccine

An important step in keeping you and your family safe.

Every day more and more Americans are becoming eligible to receive their COVID-19 vaccine. In mid-March over 2 million vaccine doses were being administered daily in the U.S.—with that number expected to rise. It is estimated that by April and May there will be enough available vaccine for anyone who wants it.

The COVID-19 vaccines are proven to be a safe and effective way of slowing and stopping the spread of the virus—with some mild and short-term side effects. All vaccines—including the COVID-19 vaccine—undergo rigorous safety testing before being introduced to the public, and they are constantly monitored after being released.

It is a common misconception that it is safe to build immunity from exposure to a disease or virus. In reality, it is much safer for you to become immune to a disease by getting vaccinated, than by catching the disease. Natural infections can cause severe complications and can be deadly. In addition to protecting you from illness, getting vaccinated also benefits your whole community through something called “herd immunity”. This means, if enough people are vaccinated it’s harder for the disease to spread to those people who cannot have vaccines—people who are ill or have a weakened immune system.

Because the vaccine is still in short supply, it is being distributed in phases. To find out when you’re eligible, use the Washington state **PhaseFinder** tool at **FindYourPhaseWa.org**. If you are not currently eligible you can enter your information to be alerted when it is your turn. When you are eligible for the COVID-19 vaccine, you can print out a confirmation page from PhaseFinder to show as proof of your eligibility.

The vaccine is being made available in multiple places, and eligible Trust participants may get the vaccine for \$0 co-pay from any provider or pharmacy that is offering it. Be sure to have your insurance card and proof of eligibility handy when you go.

Source: [cdc.gov](https://www.cdc.gov)

DID YOU KNOW?

You can find the Washington Phase Chart, helpful links and other important COVID-19 information by visiting the Using Your Healthcare section at **wateamsters.com/resources**.





Premera Medical Plan Benefits

How Premera supports you with a variety of plan programs.

Premera Blue Cross (Premera) is the Trust's preferred provider organization (PPO) nationwide. Participants have access to the BlueCard® PPO network, one of the largest national networks available.

While you probably know that your BlueCard® PPO network provides for medical services, including physician and hospital services and medical supplies and equipment, here are some Premera programs that you may not know about.

- **PERSONAL HEALTH SUPPORT**
This program helps members with such things as managing complex medical conditions, a recent surgery, or admission to a hospital. Participants work with a trained Personal Health Support Clinician, whose primary role is to support you and your entire family through a potentially difficult time.
- **CARE MANAGEMENT**
When you or a covered family member receives care from a participating Premera Blue Cross doctor or facility, your provider will arrange all the care you may need, including getting prior authorization and hospital inpatient precertification, as required. Through Care Management you may be able to lower your out-of-pocket costs or identify treatments or procedures that may be avoidable. This keeps you in-network and helps you avoid out-of-network uncovered costs.
- **BEHAVIORAL HEALTH and CHEMICAL DEPENDENCY SERVICES**
The ComPsych® GuidanceResources® program offers free, confidential counseling, self-improvement tools and other resources to help you take charge of your life, physically and emotionally.
- **MATERNITY CARE MANAGEMENT**
Premera's voluntary maternity program, BestBeginnings, offers education and support services for expecting parents, as well as case management for pregnant participants identified as high risk. BestBeginnings helps educate mothers-to-be about normal symptoms of pregnancy, as well as risks and problems, including warning signs.
- **NEONATAL ICU CASE MANAGEMENT**
The Neonatal Intensive Care Unit (NICU) is a voluntary program that provides case management for babies admitted to the NICU. The program can help to coordinate care, assist with hospital discharge, and more.

DID YOU KNOW?

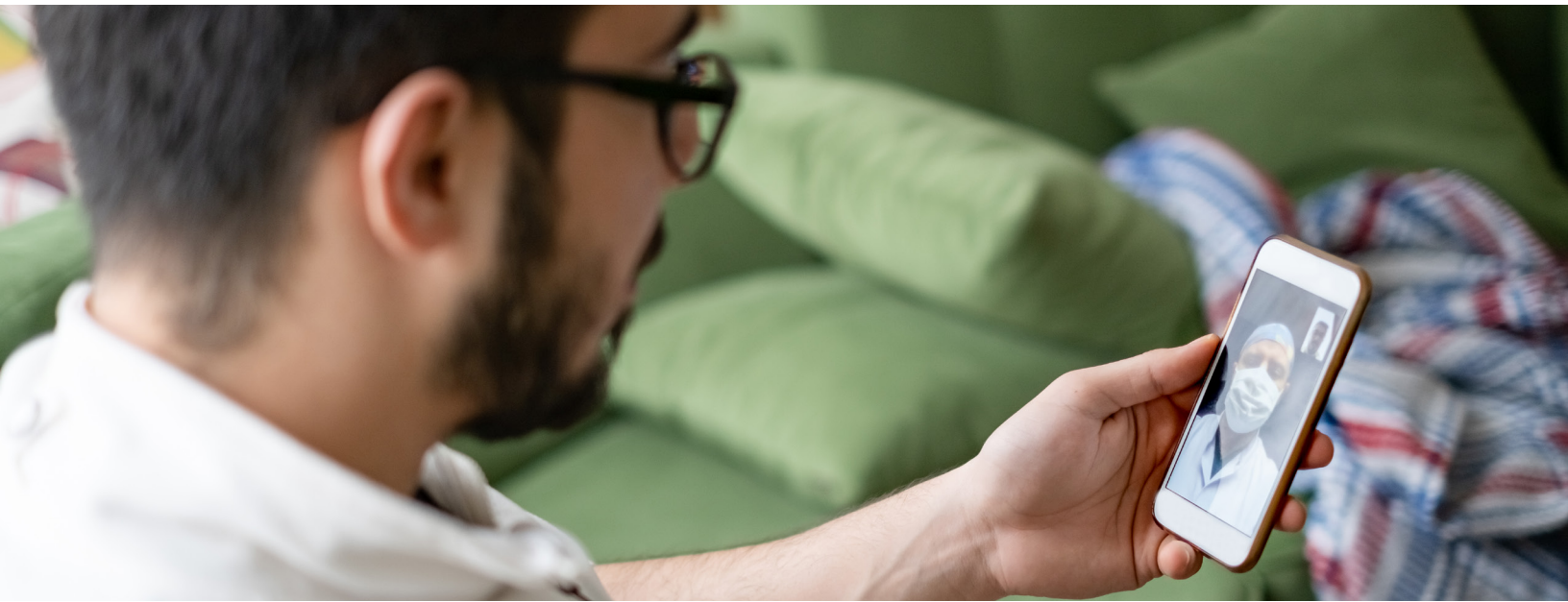
With ComPsych GuidanceResources you'll be connected to a network of health professionals that can help with a wide variety of topics, such as:

- Anxiety, grief, depression,
- Relationship/marital issues,
- Debt concerns and financial planning,
- Adoption and family law, and so much more.

Visit **guidanceresources.com** and register with Web ID: WATEAMSTERS



To find out more about all of these programs, and more about all benefits available to you visit: wateamsters.com/benefits.



Virtual Doctors Visits

Making the most out of your next visit.

One positive thing to come from the pandemic is that many people now feel more comfortable with virtual doctor visits and are realizing the convenience of seeing a doctor from home or the breakroom, while a child is napping or whenever it might be convenient! And just like in-person visits, all virtual visits are confidential and protected by HIPAA privacy laws.

As we return to in-person visits (which are very important for many conditions), virtual care will continue to be an important way to access quality care when you need it. Here are some tips to make the most of your next virtual visit:

1. Follow the preparation instructions provided and download the app or know the link to click ahead of time.
2. Have a list of questions and symptoms to discuss with your provider. Be prepared to take notes.
3. Find a quiet, private space. Try to be in a location with a stable internet connection.
4. Log in a little early, just in case you have trouble getting connected.
5. Once your appointment is over, don't hesitate to follow-up with any questions.

Depending on the type of visit you could also have a family member sit with you to help remind you of questions and symptoms or to help your provider perform a hands-on physical exam when necessary. You could also have a thermometer on hand in case your doctor would like you to take your temperature, or a flashlight if you are having a sore throat.

Source: <https://www.providence.org>

As a Trust participant, you and your covered family members have access to **Teladoc®** at no cost to you.

Teladoc gives you secure, on-demand, around-the-clock access to board-certified physicians. Your Teladoc doctor will discuss your medical, mental health or dermatology issue with you and recommend the right treatment for your health concern. If a prescription is necessary, it will be electronically sent to your pharmacy, where you can pay for it and pick it up as usual.

To request either a telephone or video consultation, visit **teladoc.com/premera** and set up or log into your account, or call **(855) 332-4059**. It is easy to set up a call or video chat for a time that works for you.





SHOULD YOU SEE A HEALTH CARE PROVIDER IN-PERSON?

With the effects of COVID-19, it can be hard to know whether you should go to your provider's office or get medical care virtually. This guide can help you decide.



Do you have...

URGENT SYMPTOMS

- signs of a heart attack or stroke
- severe stomach pain
- sudden blurred vision, severe headache (not a migraine), or dizziness
- a deep cut, broken bone, or other significant physical injury
- a high fever, seizures, difficulty breathing, or any other condition you believe is life-threatening

SHOULD YOU GO IN?

YES, you should call 9-1-1, or go to your nearest hospital emergency room.

SPECIAL CIRCUMSTANCES

- a newborn baby
- a child who needs vaccinations
- a dental emergency
- a serious health condition like cancer, diabetes, heart disease, or obesity that you are being treated for
- suicidal thoughts or other serious mental health concern

SHOULD YOU GO IN?

YES, you should go to the doctor.

NEW SYMPTOMS OR QUESTIONS

- a minor injury to a muscle or joint, such as a sprained ankle
- physical therapy needs
- a condition that's worrying you, such as depression or anxiety
- COVID-19 or other flu-like symptoms, like fever or chills, cough, sore throat, shortness of breath, fatigue, muscle or body aches, congestion or runny nose, nausea or vomiting, loss of smell, diarrhea

SHOULD YOU GO IN?

MAYBE NOT, if your doctor offers virtual visits (talking by video or phone), try that first.

YES, if you:

- are over 65,
- do not have access to remote health care,
- have an underlying health condition like diabetes, heart disease, or obesity.

PREVENTIVE OR ELECTIVE CARE

- a regular checkup with your primary care provider or a mental health visit
- to check in on a chronic condition that's stable
- an elective procedure or surgery
- a prescription refill

SHOULD YOU GO IN?

PROBABLY NOT, talk to your doctor about any potential harm if you wait or if you could have the appointment virtually (by video or phone).

CARE TIPS



Is it a heart attack or stroke? For warning signs, see the American Heart Association's [website](#).



Questions about coverage? Call your health insurance plan before making your appointment.



Have your insurance card handy when you call your doctor.



Getting your flu vaccine is more important than ever!



Don't skip certain health screenings. That includes eye exams if you have diabetes; and breast, cervical, or colon cancer screenings if you are at high-risk.



FOR COVID-19 INFORMATION AND TESTING

- Call **800-525-0127**
- See Washington State Department of Health's [website](#)
- Check your **local public health department** for testing sites near you, including those offering free tests



There's an App for That!

Benefit and wellness information in the palm of your hand.

If you're like a lot of people, your phone acts as a storehouse for all the various elements of your life: banking; social media; calendar and reminders; entertainment; photos; contacts and so much more. It can also be a great place to keep medical plan and wellness apps that help you access your benefits and stay on track with health goals.

There are several helpful apps Washington Teamsters Welfare Trust participants can download from the Apple Store or Google Play:



With the Accolade app you can text or call your Personal Health Assistant, store and share your insurance cards, track claims and billing questions, find an in-network provider, and more. Search for: Accolade, Inc



Seeing a doctor just got easier. Teladoc® connects you with a board-certified doctor 24/7/365 through the convenience of phone or video visits. Within minutes, a doctor will contact you ready to listen, and resolve your issue. Search for: Teladoc



Get access to expert info on thousands of topics, including wellness, relationships, work, education, legal, financial, lifestyle and more; and search for childcare, elder care, attorneys and financial planners – all from your phone. Login or create your account, using the WEB ID: WATEAMSTERS when you register. Search for: GuidanceResources (one word) or GuidanceNow



Keep your health plan information right in your pocket! Once logged in you will have secure access to your prescription and providers list, claims and deductible information, digital ID card and more. Search for: Premera or Premera Blue Cross



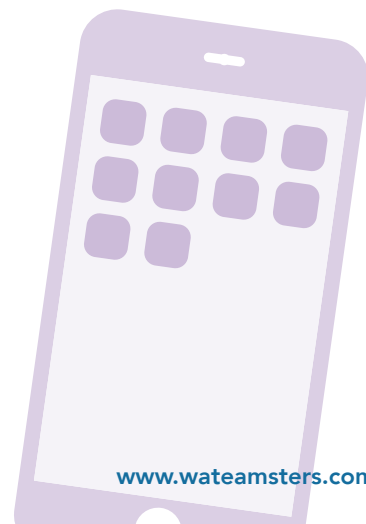
Get information fast with digital ID cards, finding a provider, cost estimates, answers to claims and coverage questions, and more. Search for Delta Dental Mobile



NWA administers the Washington Teamsters Welfare Trust. With the NWA app Trust participants can log in and have quick and secure access to their personal plan information and forms, claims and deductible information and more. Search for: NWA Mobile

TAKE ACTION

As a Trust participant you have many options for getting the care you need. From a fully covered virtual appointment with Teladoc®, to calling the nurse line with medical questions, or accessing one of thousands of in-network providers. Visit wateamsters.com/benefits to learn more.



www.wateamsters.com



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Seattle WA 98102

THE TAKEAWAY

How Accolade Can Help You

Personalized help navigating your health and benefits.

Accolade is a confidential service provided by the Trust to all PPO plan participants at no cost. It helps you get the most from your healthcare benefits, while reducing the time, cost and stress of finding quality care. Connect with an Accolade Health Assistant to find a new doctor, explore care locations and options, or get help with your medical benefits questions.

An Accolade Health Assistant can help you:

- Find a doctor who has experience in the type of care you need
- Help you understand out-of-pocket cost estimates
- Assist with appointment scheduling
- Prepare for inpatient treatment and discharge
- Resolve claim issues, billing questions, and more

Accolade is a one-stop resource for information and guidance, complementing the services and benefits already available to you through your medical plan and the wellness programs offered by the Trust. Contact Accolade by phone Monday–Friday 5:00 am to 5:00 pm **(866) 206-0977** or register online at: **accolade.com**.