



TEAMSTERS TRUST BENEFITS INSIDER



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Accolade Virtual Care

Get all your care needs met in one place



Accolade is your one-stop resource for all medical benefits, claims, and healthcare questions, big and small. As of January 2024, you can now get virtual care visits through Accolade, and even establish with an Accolade provider as your primary care provider!

With **Accolade Care** you can see and speak with a board-certified doctor or therapist right from your phone, tablet, or computer - day or night. Your online doctor can treat urgent and ongoing conditions. Same-day virtual primary care visits are available with 24/7 support from your Care team.

Your Accolade Care provider visit is like an in-person visit. They will discuss your concerns and symptoms, answer your questions, order any tests that may be required, and if needed, prescribe medications to your local or mail order pharmacy.

DID YOU KNOW

Accolade has a convenient and easy to use App where you can:

- Schedule & manage appointments
- Talk to an Accolade provider
- Check your prescription details
- Get 24/7 support

Download the Accolade App in the App Store or Google Play or by texting ACCD to 67793* to get a download code.

Your Accolade Care provider can help you with:

Everyday & Urgent Issues

- Cold & flu symptoms
- Prescriptions & refills
- Urinary tract infections
- Sinus & bacterial infections
- Rashes
- Preventive care & screenings

Ongoing Conditions

- Diabetes
- High blood pressure
- Anxiety or depression
- Asthma
- Thyroid disorders, and more

Accolade Care can also:

- Connect you to a specialist
- Help you prepare for an upcoming appointment or hospital stay
- Help you understand a medical bill
- Get connected to home health care and other social services
- See a medical expert to get a second opinion at no cost



Connect with Accolade

Accolade is provided for you by the Trust at no cost and is completely confidential. Medications and tests are subject to standard co-insurance and co-pays, but most Accolade virtual visits are covered in full.

It's easy to connect with an Accolade Health Assistant, nurse, or to schedule a doctor's appointment. Visit member.accolade.com to activate or access your account. Or call toll-free: **(866) 206-0977**, Monday through Friday 5:00AM-5:00PM.



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 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. Remember, your primary care provider doesn't need to be an MD. Physician assistants and nurse practitioners are 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 a preventive care exam, go to 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 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](https://www.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



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 PPO plan participants and their eligible families many options for seeking support. All programs are confidential, and many are available to you at no cost. Visit wateamsters.com to learn more about each service.

DID YOU KNOW?

The US has a National Suicide and Crisis Line that can be reached at any time by dialing 988.

This free and confidential service is available 24/7 to anyone. A trained professional will listen and help you with support and resources.

Health Coaching

What is it?

- **VIVACITY HEALTH COACHING** is a personalized phone-coaching program that connects you to trained health coaches. You'll work one-on-one with a Vivacity health coach to identify your key stressors and get the support and guidance you need to make simple lifestyle changes.

When to choose Health Coaching:

- If you are having stress or other issues that don't interfere with your daily life or health too much, but you would like help building healthy habits to better manage your stress, a health coach might be a good choice for you.

VIVACITY HEALTH COACHING: Visit wateamsters.vivacity.com to get started. If it's your first visit, you'll be asked to register and answer a few health questions.

Short-Term Therapy

What is it?

- **ACCOLADE CARE** is the Trust's one stop for all things healthcare. Accolade gives you access not only to board-certified therapists, but also doctors and specialists. With Accolade you can meet with a therapist for a few visits, or establish for ongoing sessions.

When to choose short-term care:

- If you have a new issue that you aren't sure about it, would like to try out therapy, or would like to talk through something and get some resources or perspective, having a few sessions with a licensed therapist can help. Accolade can also connect you with someone who offers ongoing care.

ACCOLADE CARE: Visit member.accolade.com to activate or access your account, or call toll-free: **(866) 206-0977**, Monday–Friday 5:00AM–5:00PM.

Employee Assistance Program

What is it?

- **COMPSYCH® GUIDANCERESOURCES®** is an EAP—Employee Assistance Program—and offered as part of your benefits. Get virtual and in-person counseling services, advice, and guidance on a variety of topics.

When to choose your EAP:

- An EAP can help with many topics, including ones you may not think of as relating to your mental health, such as concerns around financial issues, life transitions—like having a child or moving, caretaking for children or elders, or legal concerns. In addition, your EAP can connect you with professional resources that can help you with daily stress, anxiety, worry, and more.

COMPSYCH® GUIDANCERESOURCES®: Available 24/7, call **(866) 301-0313** or visit guidanceresources.com using Web ID: WATEAMSTERS.



Therapy & Counseling

What is it?

- There are many different types of therapists and counselors. They can practice different forms of therapy, have different levels of education, and/or specialize in things like marriage and family, children and teens, trauma, and more. Finding a therapist can be a bit like finding a doctor, it is important to find the right fit. Don't hesitate to research and screen multiple therapists until you find one that best matches your needs.

When to choose therapy:

- 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. Therapy can offer you perspective, a space to be seen and heard, and tools to overcome any concerns.

PREMERA MEDICAL BENEFITS: Visit premera.com and search the BlueCard® PPO network, or call **(800) 810-BLUE (2583)** and reference the prefix TMP.

ACCOLADE CARE: Visit member.accolade.com or call toll-free: **(866) 206-0977**, Monday - Friday 5:00AM-5:00PM.



Addiction Services

What is it?

- Addiction specialists and counselors work with people working to overcome addiction. Care can range from outpatient one-on-one sessions, to group sessions or inpatient care.

When to choose addiction services:

- If you or a family member are struggling with substance use, or any form of addiction and would like support and to explore your treatment options.

PREMERA MEDICAL BENEFITS: Visit premera.com and search the BlueCard® PPO network online, or call **(800) 810-BLUE (2583)** and reference the prefix TMP.

COMPSYCH® GUIDANCERESOURCES®: Available 24 hours a day, every day, call **(866) 301-0313** or visit guidanceresources.com using Web ID: WATEAMSTERS.

When Should You Seek Support?

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

- 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

Source: <https://www.nimh.nih.gov/>





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 PPO plan participants have comprehensive prescription coverage through MedImpact 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, quality, and intended use. This means that **a generic medicine works the same way and provides the same clinical benefit as the brand-name medicine.**

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, mail order pharmacies can provide a 100-day supply of many medications, compared to a 34-day supply for walk-in pharmacies.

Birdi™ (formerly MedImpact Direct) is the mail order and specialty pharmacy service for the Trust PPO Medical Plan. When you use Birdi you pay only the co-pay amount. To order a new prescription or move your prescriptions to mail order, visit [medimpact.com](https://www.medimpact.com) to login using your member number, or call **Birdi** at **(855) 873-8739**.

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. **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 option or you can choose to pay for the medication out-of-pocket. You can look up your prescription in MedImpact's formulary list available at [wateamsters.com/resources](https://www.wateamsters.com/resources) or call the MedImpact Pharmacy Helpdesk at **(800) 788-2949**.



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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!

QUESTIONS? An Accolade Health Assistant can help! Call toll-free: **(866) 206-0977**, Monday through Friday 5:00AM-5:00PM.