



# TEAMSTERS TRUST BENEFITS INSIDER



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## What is a Health Assessment

### And why you should complete one every year

A health assessment is a series of health-related questions that ask you about your lifestyle and health habits. Typically taken online, a health assessment 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 exams.

#### Why take an annual health assessment

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 health assessment:

- 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 assessment, 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. An annual health assessment can allow for early intervention on possible conditions and helps you share what you learn with your health care team.

#### When to take your annual health assessment

Each year, the Trust offers participants the opportunity to take a health assessment 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 the fall. Look out for a notice at the end of October, letting you know that it is time to take this year's health assessment.

#### TAKE ACTION

Four reasons to complete your health assessment this fall:

1. You can earn a lower deductible in the coming year.
2. You may become eligible for 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.

### 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.



### 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:

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|--|--|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Chiropractic adjustments</li> <li>• Physical or occupational therapy</li> <li>• Over the counter or prescription pain relievers</li> <li>• Massage</li> <li>• Splints</li> <li>• Steroid injections</li> </ul> | <p><b>Or home treatments such as:</b></p> <ul style="list-style-type: none"> <li>• Hot and cold therapy</li> <li>• Strength and conditioning exercises</li> <li>• Stretching exercise, such as gentle yoga or Qigong</li> <li>• Stress reduction techniques such as meditation or mindfulness</li> </ul> |
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Along with these preventative measures, practicing these healthy habits may help reduce or prevent pain.

- Avoid tobacco, as it increases inflammation
- Eat a healthy diet and limit alcohol and sugar as they can increase 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

 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.

### 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.

## 24/7 Benefits Assistance

The Accolade app keeps you connected to care


The Trust offers a unique service to all PPO Plan participants: **Accolade Health Assistant**. Accolade serves as your one-stop for finding a care provider, scheduling a virtual care visit, getting your medical plan questions answered, or getting connected to wellness programs. This secure and confidential service is provided for you by the Trust at no cost.



Even better, Accolade Health Assistant is available to you 24/7 via the Accolade app!

### GET THE ACCOLADE APP

It's easy to connect with Accolade Health Assistants through secure messaging on your computer or mobile device, or over the phone.

 Download the Accolade App in the App Store or Google Play or by texting B3PD to 67793\* to get a download code



## 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 in-network provider or pharmacy. Find a doctor or pharmacy location near you:

► [wateamsters.com/find-a-provider](https://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.



## Weight Management Support Programs

### Wellness programs available to PPO Plan Participants

There are a lot of different ideas about the best ways to lose weight and keep it off. Yet one thing that most agree on is that to achieve and maintain a healthy weight, a certain amount of behavior modification is needed. Whether that is making healthier food choices, moving more, drinking more water, or working with a professional care team—losing weight and keeping it off can take some effort and support.

To help PPO plan participants meet their health goals, the Trust offers participants weight loss and weight management support programs.



**VIRTA** is an evidence-based guided nutrition program that uses food as medicine to help you naturally lose weight, lower your blood sugar, and reduce your medication needs. With provider support, personalized coaching, and state-of-the-art digital tools, participants can help bring their body naturally back into balance. There is no calorie counting, gym visits, or injections needed.

Virta was first offered by the Trust in 2023 to all PPO participants and eligible family members that had been diagnosed with Type 2 diabetes, but due to the overwhelming success of the program, it was expanded in 2024 to be offered at no cost to all eligible participants diagnosed with prediabetes.

To find out if you or a covered family member qualify, visit: [virtahealth.com/join/wateamsters](https://virtahealth.com/join/wateamsters).



**SOUND HEALTH CONNECTS** is a 24-week clinically supervised weight-management program that offers both surgical and non-surgical weight loss options (if you meet certain criteria). This intensive program offers a flexible approach that meets you where you are to create a sustainable path toward a healthier weight. You'll work with a team of healthcare professionals to combine nutrition, fitness, and coaching support to help you overcome any obstacles to change.

Call **(866) 779-4730** or visit [soundhealthconnects.com](https://soundhealthconnects.com) to learn more.



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## THE TAKEAWAY

# How Do I?

*Get support for medical claims questions.*

Have you ever received a bill for a procedure or medical visit you thought was fully covered? Or you were confused about what part was your responsibility? Knowing who to call to help you quickly resolve any errors or get answers can save you time and money, and also restore your peace of mind!

### **Accolade Health Assistants is the number to call.**

Accolade can securely and efficiently help you make sense of your medical and claims questions. And you don't have to wait for a statement to come in the mail before calling Accolade. A Health Assistant can look up your specific Trust PPO coverage and let you know what cost or cost percentage you should expect before an appointment or procedure. They can verify that your provider and the facility where you are being treated are in your network, arming you with the information you need to make informed decisions about your health.

**CALL ACCOLADE HEALTH ASSISTANTS:**

**(866) 206-0977**

Call Monday through Friday  
5:00AM-5:00PM or visit  
**[member.accolade.com](http://member.accolade.com)**.