



TEAMSTERS TRUST BENEFITS INSIDER



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Get Ready for a Healthy Fall

Start the season feeling your best.

Fall is around the corner, bringing cooler temperatures, back-to-school routines, holiday gatherings and cold and flu season. Here are five simple steps to help you and your family stay healthy through the busy months ahead.

Get vaccinated

Be ready for the coughs and sniffles that come with cooler weather, kids heading back to school and holiday gatherings. Annual flu shots are available starting in mid- to late October and are covered with a \$0 co-pay. Get yours at your doctor's office or local pharmacy.

Boost your immunity

Building a strong immune system is built through healthy daily habits. You can't magically boost your immunity overnight, but eating a balanced diet, staying active, getting enough sleep, drinking plenty of water, and taking vitamins if recommended can all help your body's natural defenses work at their best.

Prioritize sleep

One of the best ways to manage back-to-school and holiday stress is to make sure you get enough sleep. Quality sleep can help you solve problems, think clearer, and make better decisions. Prioritizing sleep means aiming for eight hours of sleep, having a wind down routine that doesn't involve screens, and avoiding caffeine, sugar, alcohol, and heavy meals before bed.

Have an established primary care doctor

Choosing a primary care doctor before you are sick can help you get an appointment faster—and be seen by someone who already knows your health history. Most doctors also offer online messaging and virtual care visits for established patients.

Schedule annual visits now

Haven't scheduled your well-adult visit yet? Does your child need a doctor's sign off before joining a sports team? Getting those appointments scheduled now can give you more flexibility to choose a day and time that works best for your schedule—and helps you avoid long waits when you need care.

Take Action

Find an in-network provider by searching the BlueCard® PPO network online at **premera.com** or call **(800) 810-BLUE (2583)** and reference the plan prefix TMP.



Hard Hats & Heart Health

Know your risk. Protect your heart.

According to the American Heart Association (AHA), people in the trades often face significantly higher instances of cardiovascular disease. This can be true for many reasons, but the AHA points to physically demanding work and long hours or shift work, that may be combined with poor nutrition, tobacco use, and other lifestyle factors that have a compounding impact on heart health.

Common heart conditions include high blood pressure, coronary artery disease, and acute blockages that lead to heart attacks. Obesity, diabetes, and other health concerns can further increase these risks.



How to Help Your Heart

While you may not have full control over your schedule, breaks, or when you eat, there are steps you can take to improve your heart health while on the job.



Bring a bagged lunch

If you don't have access to healthy options at work, like fresh fruit or whole foods, bringing your own healthy lunch with you can help you get the nutrition you need while avoiding grab-and-go items that can be high in sodium, fat and empty calories.



Exercise outside of work

People who perform physical activity as part of their job often assume they are getting enough exercise. Unfortunately, according to the American Heart Association, that's not always the case. Moderate to heavy physical activity at work—like lifting heavy loads or operating heavy machinery—does not provide the same cardiovascular benefits as leisure-time exercise. In fact, some studies suggest that occupational activity may actually increase cardiovascular risk.



Quit tobacco

Tobacco use is a leading cause of cardiovascular disease and significantly increases your risk of heart disease and stroke. The chemicals in tobacco cause inflammation and damage the inner lining of your arteries, leading to narrowed and stiffened blood vessels. Tobacco also increases the likelihood of clots and makes your heart work harder. The good news is that your heart rate and blood pressure begin to improve soon after you quit tobacco and continue to improve over time.

Know the Signs

Many people put off seeing a doctor when symptoms first appear, allowing heart disease to progress. Recognizing the warning signs early and seeking medical care can help prevent complications. If you experience any of the following symptoms, you should see a doctor.

- Chest discomfort, pressure or squeezing
- Shortness of breath
- Ongoing fatigue or feeling tired all the time
- Heart palpitations, a racing heartbeat, or skipped beats
- Dizziness or fainting
- Swelling in your legs, ankles or feet

! If you or someone nearby is having severe chest or upper body pain, sudden shortness of breath, or faints, call 911 immediately.



WellRight

WellRight Health Coaching

Wellright Health Coaching is offered to you at no cost and can help you improve your diet, exercise, and other healthy habits. Call **(800) 882-2109** or visit the Trust's WellRight website at **wateamsters.wellright.com** to get started.





Having Body Aches & Pains?

Tips for talking to your doctor about your musculoskeletal pain.

Musculoskeletal (MSK) pain affects your bones, joints, ligaments, tendons or muscles. MSK pain is very common—virtually everyone experiences it at least once in their lives, most often from a muscle strain. An injury like a bone fracture may cause sudden, severe pain, while underlying conditions like arthritis can cause intermittent pain. Other conditions, like chronic lower back pain, can cause ongoing, long-term discomfort.

For mild musculoskeletal pain from a minor injury like a strained muscle, rest, over-the-counter pain medicines, and cold (ice) therapy may provide relief. For more serious or persistent MSK pain, it's important to see a healthcare provider. Your doctor can identify the underlying cause, recommend the treatment that's right for you, and help you manage your symptoms.

Musculoskeletal pain can be difficult to live with. It can interfere with your daily activities, work, sleep, and even your mental health.

Fortunately, the right treatment can help.



Talking to Your Doctor about MSK Pain

Visiting the doctor can sometimes feel overwhelming, especially when you're in pain. It's normal to be nervous or anxious. To help you get the most out of your appointment, here are a few tips:

- ☐ **Bring a list of your questions and symptoms.** This can help you remember what you want to ask and make it easier to explain how you've been feeling.
- ☐ **Write down when your pain or stiffness started** and what makes it better or worse. Include a list of all current medications and past injuries.
- ☐ **Bring a family member or friend.** They can help take notes and remember details.
- ☐ **Take notes.** You or your caregiver can write down important information during the appointment so you can review it later.
- ☐ **Repeat back what you heard.** Summarize your diagnosis, treatment plan, and other care options to make sure you understand the next steps.

Key Questions to Ask

Notes from your appointment:

- ☐ What is the underlying cause of my MSK symptoms?
- ☐ Do I need imaging tests, like an X-ray or an MRI?
- ☐ Would physical therapy, medication, or lifestyle changes be the best treatment for my condition?
- ☐ What are the risks and benefits of the treatment you recommend?
- ☐ If surgery is recommended, what non-surgical options should I try first?
- ☐ What should I expect during my recovery? Will I be able to work? How might my treatment affect my daily activities, such as lifting, housework, or sitting?
- ☐ Can I have a written copy of my treatment plan?



Remember, all of your questions are important. Ask as many as you need to feel informed and confident about your care.

Types of Treatments for MSK Issues

There are many treatment options for musculoskeletal (MSK) conditions. The right treatment depends on the cause and severity of your symptoms. In many cases, nonsurgical treatments can help relieve pain and improve function. Talk with your healthcare provider about which options may be right for you.

- ✓ Acupuncture
- ✓ Chiropractic adjustment
- ✓ Cognitive behavioral therapy (CBT) for chronic pain management
- ✓ Compression therapy
- ✓ Hydrotherapy
- ✓ Osteopathic manipulative treatment (OMT)
- ✓ Massage therapy
- ✓ Medications, like pain medicine
- ✓ Physical therapy and occupational therapy
- ✓ Splints, casts and other tools that stabilize the affected area
- ✓ Steroid injections



Take Action

Do you have medical questions? Your Accolade team offers benefits information and support that you can trust. Visit **member.accolade.com** or call toll-free: **(866) 206-0977** M-F, 5am-5pm.



Your healthcare provider may also guide you to first manage MSK pain at home. Recommendations may include:

- Getting quality sleep
- Hot and/or cold therapy
- Over-the-counter pain relievers
- The RICE method (rest, ice, compression and elevation)
- Strengthening and conditioning exercises
- Stretching exercises
- Stress reduction techniques

Getting a Second Opinion

You may want to get a second opinion to help you make the decision that's right for you. Many patients do this to confirm a diagnosis, explore treatment options, or feel more confident about a prescribed surgery or procedure.

You can get an expert medical opinion through your Trust benefits with **Accolade 2nd.MD**.

If you are facing a new or existing diagnosis, a change to your medication or treatment plan, an upcoming procedure, or a major procedure that you may be feeling unsure about, Accolade can connect you to a world-renowned doctor for a second professional opinion. They can answer your questions and help you feel more informed and confident about your care. This service is offered at no cost to you as part of your Trust benefits.

Find out more at **wateamsters.com/benefits-support**.





Addiction and Substance Use Disorder Resources

Plan benefits for you and your loved ones

Asking for help with substance use can feel overwhelming, especially when you're not sure where to start. But reaching out for support can be an important step toward feeling better and getting back to the people and activities that matter most.

Addiction is treatable. It's a chronic medical condition, not a moral failing. Evidence-based treatment—whether medication, one-on-one or group counseling, outpatient services or inpatient care—can reduce overdose risk, improve physical and emotional health, and provide tools and support for long-term recovery.

What Can Treatment Do?

Recovery looks different for everyone, but getting help can provide:



BETTER HEALTH: Reduce the long-term effects of substance use and prevent complications.



GREATER STABILITY: Manage cravings, withdrawal, triggers, and other challenges.



STRONGER COPING SKILLS: Learn healthier ways to handle stress and recognize triggers.



ONGOING SUPPORT: Find encouragement through peer groups, follow-up care, and recovery communities.



A PATH FORWARD: Treatment can help you regain control and make progress toward the life you want.

Your Trust Benefits Can Help

If you or a family member is struggling with substance use or addiction, confidential support is available through your Washington Teamsters Welfare Trust benefits. Many services are available at no cost.

Accolade Care

Accolade can help you understand your benefits, find a provider, schedule appointments, and prepare for treatment.

- Visit **member.accolade.com** or call toll-free: **(866) 206-0977** M-F, 5am-5pm.

ComPsych® GuidanceResources®

Your Employee Assistance Program (EAP) offers virtual and in-person counseling services, advice, and guidance – 24 hours a day, every day.

- Visit **guidanceresources.com** using Web ID: WATEAMSTERS, or call **(866) 301-0313**.

PPO Medical Benefits

Find an in-network provider by searching the BlueCard® PPO network.

- Visit **www.premiera.com** or call **(800) 810-BLUE (2583)** and reference the plan prefix TMP.



Please note, if you are having a mental health crisis or suicidal thoughts, please seek help immediately. The national Suicide and Crisis line can be reached at any time by dialing **988**.



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THE TAKEAWAY

Understanding Your Benefits: Mail Order Pharmacy

Skip the trip to the pharmacy. With Birdi—the PPO Medical Plan’s mail order and specialty pharmacy service—you can have maintenance and specialty prescriptions delivered directly to your home, with most orders processed and shipped within 5 days of receipt of prescription.

Why mail order?

It’s the most cost-effective option for filling prescriptions:

- ✓ Enjoy convenient delivery to your door
- ✓ Receive a larger supply of your medication
- ✓ Opt in or out of automatic refills, if applicable
- ✓ Get reminders and alerts about your orders via phone calls, email or text

Learn more

Find out more
about your
prescription
plan benefits at

www.wateamsters.com.



To request a new prescription
or transfer a prescription
from a retail pharmacy:

- Log in to the Med Impact website at **www.medimpact.com**
- Download the MedImpact mobile app on the App Store or Google Play
- Call Birdi at **(855) 873-8739**