



# 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 in a Kaiser area and 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

Need to find a provider? Your Trust benefits give you access to thousands of in-network providers including primary care physicians and specialists. Visit [wateamsters.com/find-a-provider](https://wateamsters.com/find-a-provider) to get started.



### 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](https://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** – Personal Health Support from Premera helps you manage your condition and care.
- **Weight Management** – Sound Health Connects offers options for people who qualify for clinically supervised weight management.

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



## Your Health Partner

### How Accolade is helping Trust participants.

Accolade is a relatively new service offered by the Washington Teamsters Welfare Trust to all participants. It is a confidential service that can help you navigate your healthcare benefits, find resources and answers, and reduce your time, cost, and stress in accessing quality care. The service is provided to Trust participants at no cost.

Accolade Health Assistants can provide help and answers to all types of medical, healthcare and benefits questions. They help you locate high-quality in-network providers close to home, assist with claims and billing questions, and connect you to a team of nurses and clinical staff to support your medical needs. They also actively reach out to Trust participants to make sure you are getting the best care and receive any help you need.

#### HELPING A TRUST PARTICIPANT

Recently Aubrey, an Accolade Clinical Health Assistant, reached out to a Washington Welfare Teamsters Trust participant to see if she could help him with any medical benefit questions. In the conversation he mentioned to Aubrey that his wife was pregnant, and they were coming up on the due date. He wondered if Accolade could help him get more information about his coverage for prenatal care. Aubrey was more than happy to help and walked him through his insurance coverage for the delivery of the baby and the prenatal care after. She also verified that the hospital and doctor the family was planning to use were in-network and explained to him how and when to add his baby as a dependent to his health plan to ensure full coverage. In addition, she made sure that he knew about the BestBeginnings maternity management program offered at no cost through Premera (the Trust's PPO plan provider), which gives mothers assistance around post-partum issues and lactation support.

**“Helping participants understand all of their awesome benefits and resources is what Accolade is all about. Not only can this give them peace of mind, but it also helps them live their healthiest lives – and I love that!”** -Aubrey, Accolade Clinical Health Assistant.

#### HOW CAN ACCOLADE HELP YOU?

The goal of Accolade is to help participants, like the one mentioned above, be more informed and have peace of mind about their coverage. With an easy-to-use app and nurse line, Accolade offers 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.

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## Staying Up to Date on Vaccines

### Keeping you and your community safe.

One of the best ways to protect your health and the health of those around you is to stay up to date on your vaccinations. Vaccines work by mimicking elements of a disease or virus, which in turn teaches your body how to create antibodies that protect you. Once your immune system knows how to recognize and fight a disease or virus, it can often keep you safe for many years.

All vaccines undergo rigorous safety testing before ever being introduced to the public—including the COVID-19 vaccine—and they are constantly monitored after being released. Like any medication, vaccines can cause side effects. The most common are mild, like soreness at the injection site or feeling unwell for a few days. This is a sign that your immune system is working! More serious side effects are very rare and typically happen in people with certain pre-existing conditions.

You can get most vaccines at any in-network location for free—such as this fall's Flu shot, the COVID-19 vaccine, Chickenpox, Hepatitis, Measles and more. Contact your primary care provider or local pharmacy, or to find a COVID-19 vaccine location visit: <https://vaccinelocator.doh.wa.gov/>.

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### CONNECTING WITH ACCOLADE

You also might get a call from an Accolade Health Assistant to see how they can help you better understand your benefits and offer you tools and resources. But you don't have to wait to hear from them. You can contact Accolade any time you have questions or concerns about your coverage or claims, or if you need help scheduling or accessing care. You can get in touch online, via the app or over the phone.

- Register at [member.accolade.com](https://member.accolade.com) to see your benefits and connect with a Health Assistant via phone or secure messaging.
- Text B3PD to 67793 to download Accolade mobile app for support when you're on the go.
- Call toll-free: (866) 206-0977, Monday through Friday 5:00AM–5:00PM.

To find out more about Accolade visit: <https://wateamsters.com/benefits/accolade-health-assistant/>.

Please note that Accolade does not practice medicine or provide patient care. It is an independent resource to support and assist you as you use the healthcare system and receive medical care from your own doctors, nurses and healthcare professionals. If you have a medical emergency, please contact 911 immediately.

### DID YOU KNOW?

You can save time and often money by using the in-network Mail Order Pharmacy. You'll pay only the co-pay amount and, in many cases, can get a larger supply (up to 100 days). Find out more at [wateamsters.com](https://wateamsters.com). Select Benefits, then Prescription Coverage.





#### THE TAKEAWAY

## Mark Your Calendars

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

Completing your annual Health Assessment 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 Health Assessment is quick and easy to take, completely confidential, and can result in the following savings if both you and your eligible spouse or covered domestic partner 18 years of age and older complete it before the deadline.

- **Medical Plan A, B, C, and Z** – annual deductible in 2022 will be \$200 less for individual coverage and up to \$600 less for family coverage.
- **Medical Plan JC28XL** – out-of-pocket maximum in 2022 will be \$200 less than if you do not take it.

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

