

# THE CONNECTION

Newsletter of The Teamsters Health & Welfare Fund of Philadelphia and Vicinity



## HEALTH AND WELFARE

### HEALTH

As “Dry January” comes to an end, we have included an article for your information to help you or a loved one gain some insight regarding alcohol and one’s relationship with alcohol. **See page 2**

### WELLNESS SCREENING

It’s a brand-New Year!!! Time for your annual health screening. **See page 3** for details and important updates to program requirements.

### BEHAVIORAL HEALTH

There are changes coming March 1, 2024 to your Behavioral Health and Substance Abuse Benefit. **See page 6** for details and important updates to the program.



### Welcome Daria DiCicco, our NEW Assistant Administrator

Daria comes to us from Total Care Network, Inc. where she served as Director of Operations. Having worked extensively in the areas of Behavioral Healthcare and Management, Daria brings with her over 20 years of experience specializing in client engagement, human resources and business relations. Daria is excited to immerse herself in our diverse and inclusive community! The Trustees are excited to have her join us!

## Nurturing Healthy Habits: A Guide to Checking In on Your Relationship with Alcohol

Maintaining a healthy relationship with alcohol is crucial for both physical and mental well-being. It's important to periodically assess and reflect on our drinking habits to ensure they align with a balanced and fulfilling lifestyle. In this article, we'll explore some practical steps to check in on your relationship with alcohol and make informed decisions.

### Self-Reflection:

Start by taking a moment for self-reflection. Ask yourself why you consume alcohol and how it fits into your life. Consider your motivations, emotions, and the frequency of your drinking. Identifying the reasons behind your alcohol consumption is a crucial first step in understanding your relationship with it.

### Set Personal Limits:

Establishing clear and realistic limits on alcohol intake is essential. Create guidelines based on your health, responsibilities, and personal goals. This might include setting a maximum number of drinks per week or abstaining from alcohol on certain days. Setting boundaries provides structure and helps prevent excessive drinking.

### Monitor Your Consumption:

Keep track of your alcohol consumption over time. This can be as simple as maintaining a journal or using mobile apps designed to track drinking habits. Monitoring helps you recognize patterns, identify triggers, and make informed decisions about when and how much to drink.

### Listen to Your Body:

Pay attention to how your body responds to alcohol. If you notice changes in sleep patterns, mood swings, or physical well-being, it may be a sign that your relationship with alcohol needs reevaluation. Listening to your body's signals is crucial in maintaining a healthy balance.

### Seek Support:

If you find it challenging to navigate your relationship with alcohol on your own, don't hesitate to seek support. Reach out to friends, family, or professionals who can provide guidance and understanding. There are various support groups and counseling services that specialize in alcohol-related issues.

### Take Breaks:

Periodic breaks from alcohol can be beneficial for reassessing your relationship with it. Consider taking days, weeks, or even months off to evaluate the impact on your well-being. This break can also serve as an opportunity to develop alternative coping mechanisms and hobbies.

### Educate Yourself:

Stay informed about the effects of alcohol on both physical and mental health. Understanding the risks associated with excessive drinking can motivate you to make healthier choices. Knowledge empowers you to make informed decisions that align with your well-being.

Checking in on your relationship with alcohol is a proactive step towards fostering a healthy and balanced lifestyle. By incorporating self-reflection, setting limits, monitoring consumption, listening to your body, seeking support, taking breaks, and educating yourself, you can make conscious choices that contribute to your overall well-being. Remember, a mindful approach to alcohol can lead to a more fulfilling and satisfying life.

## NOTICE OF TERMINATION with ProSupport Systems, Inc.

Please be advised that The Teamsters Health and Welfare Fund has terminated its agreement with ProSupport Systems, Inc.

At this time, should you need Orthotics care please contact either Horizon or Aetna for an in-network podiatrist. We will keep you informed of any changes to this program.



**IT'S NEVER TOO LATE**  
**Know Your Numbers,**  
**Lower Your Risk.**  
**Annual Screening Starts March 1<sup>st</sup>**  
**and Ends on October 31, 2024**

Don't wait! Here are a few ways you can get your free annual wellness screening (choose one):

**At a Quest Diagnostics Service Center.** Call a Quest patient service center at 1-855-623-9355 (M-F, 8:00AM-9:30PM and Sat., 8:30AM-5:00PM) to schedule an appointment.

**Schedule Online.** Make an appointment online at [My.QuestForHealth.com](https://My.QuestForHealth.com) and use registration key "WELLTEAM." The registration unique identification number is employee's last 4 digits of SSN + DOB (ex. 123402231945), spouse's last 4 digits of SSN + DOB (ex. 123402231945).

**With a Physician.** If you prefer to complete your screening with your physician—visit your doctor, pay an office visit copay, have your doctor fill out a Physician Results Form and fax this form in its entirety to Quest Diagnostics by 10/31/2023. Forms can be downloaded online at [My.QuestForHealth.com](https://My.QuestForHealth.com).

**Fasting Is Not Required.** Take any regularly scheduled medications as usual. Drinking water is permissible and recommended prior to your blood draw. Stay well!

## NEED TO UPDATE YOUR BENEFITS DUE TO A LIFE EVENT?

The Fund understands that life happens. Members who need to make changes to their current benefits due to a life event (new hire, birth/adoption, change of address, marriage/divorce, death) have 30 days from the date of the life event to complete a Beneficiary and Census Card. **If a member wants to add or remove a dependent(s) from their medical benefits coverage, this change can only be made during the medical benefits open enrollment period, generally between Nov. 1 through Dec. 1.** Members may also contact the Fund office by calling Member Services at 1-800-523-2846, option 1 for more information and assistance. Please note, additional documentation, such as a marriage certificate or birth certificate, may be required to process any change made to your benefits depending on the life event that has occurred. Beneficiary and Census Card can be found on the Fund website at [www.teamsterfunds.com](http://www.teamsterfunds.com), under the Health & Welfare tab, click on Forms Gallery.

## COORDINATION OF BENEFITS REMINDER

As a reminder, your Plan of Benefits contains a "Coordination of Benefits" provision. This means that if your spouse is scheduled to work 32 or more hours per week and is offered medical, dental, vision or prescription benefits through their employer, they must enroll in that company's plan unless they are required to pay 100% of the premium. In the event your spouse must pay 100% of the premium or, if he/she is not offered coverage, the Fund will need a letter from their employer stating that fact.

Once a year, generally in June, the Fund requires members to fill out a Declaration of Spouse Health Coverage Form and return the completed form to the Fund office. **If the Fund does not receive a properly completed form from the member within 45 days, it will cause the Fund to assume your spouse has primary benefits coverage and all claims,, including pharmacy,, would be denied for primary coverage payment.** The Declaration of Spouse Health Coverage Form can be found on the Fund website at [www.teamsterfunds.com](http://www.teamsterfunds.com), under the Health & Welfare tab, click on Forms Gallery. Members may also call Member Services for more information and assistance.

## PENSION REMINDER!!!!

Members needing assistance with Pension matters should be done by appointment. Pension appointments are available on Tuesday, Wednesday, and Thursday. We kindly ask that you call the Pension Department at 1-800-523-2846, option 2, to set up an appointment date and time. Walk-ins are welcome for any changes related to pension payments, such as direct deposit, W-4P, and change of address. Thank you.



**THE FUND IS NOW OFFERING  
PAPERLESS OPTION!!!**

**Check your email for more  
information, or contact the Fund  
at (800) 523-2846**



# 2024 SCHEDULE OF BENEFITS COMPARISON

Medical		
	Horizon BCBS PPO PLATINUM	Aetna EPO PLATINUM
<b>In-Network Deductible &amp; Coinsurance</b>	\$200 per person/\$400 family, then 10% until coinsurance maximum of \$500 per person is met	\$50 per person/\$100 family, then 10% until coinsurance maximum of \$250 per person is met
<b>Out-of-Network Deductible &amp; Coinsurance</b>	\$450 deductible per person, \$900 per family, and 20% coinsurance up to \$1500 per person	OUT OF NETWORK BENEFITS NOT COVERED UNDER THE AETNA PLAN
<b>Primary Care Office Visit</b>	\$20, No deductible	\$15, No deductible
<b>Specialist Office Visit</b>	\$30, No deductible	\$25, No deductible
<b>Inpatient Hospital Service</b>	90%, after deductible	90%, after deductible
<b>Out-Patient Surgery</b>	90%, after deductible	90%, after deductible
<b>Emergency Room (facility charges only. Copay waived if admitted)</b>	\$100 copay	\$100 copay
<b>Urgent Care</b>	\$50 copay	\$50 copay
<b>Skilled Nursing Facility</b>	90%, after deductible	90%, after deductible
<b>Outpatient Lab &amp; Radiology</b>	90%, after deductible	90%, after deductible
<b>Physical, Speech and Occupational Therapy</b>	\$30 copay	90%, after deductible
<b>Durable Medical Equipment</b>	90%, after deductible	90%, after deductible
PRESCRIPTION		
	CAPITAL RX PLATINUM	CAPITAL RX PLATINUM
<b>Tier 1 (Generic)</b>	\$5 Copay	\$5 Copay
<b>Tier 2 (Preferred)</b>	\$15 Copay	\$15 Copay
<b>Tier 3 (Non Preferred)</b>	50% with \$30 Min./\$50 Max	50% with \$30 Min./\$50 Max
<b>Specialty</b>	\$100 Copay	\$100 Copay
DENTAL AND VISION		
	Horizon BCBS PPO PLATINUM	Aetna EPO PLATINUM
<b>DENTAL</b>	\$3000 maximum per year, per patient plus separate orthodontic allowance for children 10-18, copays may apply for orthodontic, periodontic, oral surgery, dentures, crown, and fixed bridge services; subject to the Fund's allowance	
<b>VISION (National Vision Administrators)</b>	One exam every 12 months; materials (contacts or frames & lenses) once every 24 months	

PLEASE NOTE THAT THE ABOVE BENEFIT OUTLINE IS MEANT ONLY TO HIGHLIGHT KEY FEATURES OF THE PLANS. PRE-AUTHORIZATION MAY BE REQUIRED FOR MANY OF THE SERVICES PROVIDED. REFER TO THE SUMMARY PLAN DESCRIPTION FOR MORE DETAILS ABOUT THE MEDICAL BENEFITS PROGRAM, AS WELL AS EXCLUSIONS AND LIMITATIONS. PLATINUM PLAN BENEFITS ARE ONLY AVAILABLE TO THOSE MEMBERS, AND IF APPLICABLE SPOUSES WHO PARTICIPATE IN THE WELLTEAM SCREENING PROGRAM. MEMBERS, AND IF APPLICABLE SPOUSES WHO DO NOT PARTICIPATE IN THE WELLTEAM SCREENING PROGRAM WILL DEFAULT TO THE GOLD PLAN AND HAVE HIGHER OUT OF POCKET COSTS THAN LISTED ABOVE. PLEASE CONTACT MEMBER SERVICES IF YOU HAVE ANY ADDITIONAL QUESTIONS.

# ENHANCED MEMBER BENEFITS

Did you know that in addition to your medical benefits plan you have access to many enhanced programs and services that can help eligible members and their dependents get the care they need? More importantly, most of these programs are provided at no additional cost. Take advantage of these valuable services today and stay healthy.

**\$20 NON-EMERGENCY, OUTPATIENT RADIOLOGY TESTING** –When you are prescribed a non-emergency, outpatient medical imaging procedure (X-ray, MRI, CT scan or Ultrasound) prior to making your appointment, please call Health Care Solutions at 1-800-655-8125 to get your test approved for only a \$20 copay, no deductible.

**GUARDIAN NURSES HEALTHCARE ADVOCATES** –Are you struggling with a health care issue? Guardian Nurses are ready to respond and support you. Services are free and confidential. Contact your Guardian Nurse at (609) 760-1919 or (609)760-3514.

**TELADOC VIRTUAL CARE 24/7/365** –Is it allergies or the flu? Talk to a doctor anytime, anywhere you happen to be when you need care for \$0 copay. Call 1-800-Teladoc (835-2362), go online at [member.teladoc.com](http://member.teladoc.com) or mobile app at [teladoc.com/mobile](http://teladoc.com/mobile).

**EYE EXAMS** –Need an eye exam, new glasses or contact lenses? Contact NVA at 1-800-672-7723 to learn more about your vision benefits or to find an eye care provider near you.

**GENETIC TESTING** - Are you at risk for hereditary cancer, heart disease or want to know how your body processes certain medications? Claim your confidential genetic testing kit for free at [www.color.com/go/teamsters](http://www.color.com/go/teamsters).

**FIT TEAMSTER GYM REIMBURSEMENT** –Eligible members can get reimbursed up to \$200 when you complete a minimum of 120 gym visits for the 2024 calendar year (January-December). Contact Member Services for other program requirements and information.

## THERE HAVE BEEN CHANGES TO YOUR MENTAL HEALTH BENEFIT!!!

Teamsters Health and Welfare Fund will no longer utilize Total Care Network, Inc. effective 3/1/24, to support the Behavioral Health and Substance Abuse care of our members.

All Behavioral Health benefits will be administrated by your Horizon Blue Cross or Aetna Plan Providers.

To ease this transition, The Fund has brought on a dedicated Behavioral Health Advocate.

*Ask to speak to your  
**Behavioral Health  
Advocate***

***Starting  
MARCH 1, 2024***

***Mon-Fri: 9am-4:30pm***

***Call: (888) 561-2299***



# ACCESS TO TOP DOCTORS, FAST

with Rothman Direct,  
Concierge Service & Access

**888.322.2996**



**ROTHMAN**  
ORTHOPAEDICS



## Benefits of Rothman Direct:

- Direct access to a patient representative
- Priority scheduling within 24-48 hours at one of our RO locations
- Extended call center hours:  
7 days a week, 8 am - 6:30 pm

## Member Access Capabilities:

- Fast schedule link on group internal website

**Scan here to submit an appointment  
request and receive a call to schedule**



**Teamsters Health & Welfare Fund  
of Philadelphia and Vicinity**  
2500 McClellan Avenue, Ste. 140  
Pennsauken, NJ 08109

PRSRT STD  
US Postage PAID  
Lehigh Valley, PA  
Permit No. 460



our Union  
Label Here