



PHILADELPHIA

Update

OFFICIAL PUBLICATION OF THE
TEAMSTERS HEALTH & WELFARE
AND PENSION FUNDS
OF PHILADELPHIA AND VICINITY

WWW.TEAMSTERFUNDS.COM

SUMMER 2017

Did you know the Trustees enriched your benefits program?

Introducing Teladoc and Minute Clinic!

TELADOC

The convenient telemedicine service, Teladoc, is a service that has no co-pay and allows you to speak with a doctor when you are not feeling well. You have the option of a voice call or facetime with the doctor. Most calls from the doctor are returned within 10 minutes or less. This is an important part of our overall healthcare strategy to provide you with excellent and appropriate medical coverage in the most convenient and effective setting. However, it can only work with your help. You must access Teladoc and activate your account, add dependents, update your brief medical history, or request a consultation when you are not feeling well. Call **800.835.2362** or visit **teladoc.com** to utilize this valuable service.

MINUTE CLINIC

Great News! As of June 1, 2017, the Fund now has added Minute Clinic through CVS/Caremark to its benefit program. For a small copay of \$10.00, Minute Clinic walk-in medical clinics are staffed by nurse practitioners and physician assistants who specialize in family health care and are trained to diagnose, treat and write prescriptions for minor acute illnesses such as strep throat and ear, eye, sinus, bladder and lung infections. You must use your CVS/Caremark card when using this benefit.

Trustees Name New Executive Director/Administrator . . .

It is with great pleasure and enthusiasm that the Trustees announce the promotion of **Maria Scheeler** to the position of **Executive Director/Administrator** of the Funds.

In commenting on the news, Board Co-Chairman Bill Hamilton noted, "I can think of no one more qualified than Maria to take over running the Funds' day-to-day operations given her 33 years of experience with the Funds. We look forward to her continuing our Funds' mission in providing the highest level of benefits in the most efficient manner and at a reasonable and sustainable cost." ***Congratulations Maria!***

Take Note of These H&W Plan Changes . . .

The Trustees have made the following changes to your medical benefit program:

- The prescription Vivitrol shall be covered under the Fund's prescription drug program, subject to a maximum of nine doses per episode of care.
- Treatment of injuries sustained as a result of a motor vehicle accident covered by Pennsylvania Motor Vehicle No-Fault Insurance Law shall be covered under the Plan of Benefits, subject to an exclusion for the first \$5,000 in allowed charges in those cases where the patient was required under the law to have automobile insurance coverage with Basic PIP coverage.
- The benefit allowance for assistant surgeon charges shall be 20% of the in-network allowance for the surgical procedure performed by the primary surgeon, adjudicated with the in-network level of patient responsibility.
- The allowed benefit for ground ambulance service provided by an out of network provider shall be 80% of the billed charges.
- Coverage shall be provided for penile prosthetic devices, including facility fees, surgical/professional fees, and cost of the device, subject to a global lifetime maximum of \$15,000.

ANNUAL FUNDING NOTICES AND PENSION STATEMENTS HAVE MAILED

If you participate in the Teamsters Pension Plan of Philadelphia and Vicinity, you should have received a copy of the Pension Fund's Annual Funding Notice and Notice of Endangered Status, as well as a cover memorandum explaining them. Please read them carefully; these are important notices related to your retirement benefits. In addition to the annual Funding Notice, you should have received your annual Pension Statement. If you have any questions or if you have not received either of these documents, please contact the Pension Fund's Member Services department. ***If you only participate in the Teamsters Health & Welfare Fund of Philadelphia and Vicinity, these notices do not apply to you.***

SPOUSE COORDINATION OF BENEFITS UPDATES

The annual Coordination of Benefits update period will be held from August 1, 2017 through August 31, 2017 for employees who have a spouse and have not provided an update in the last 12 months. Please follow the instructions on the Declaration form that will be mailed to you and please do so by the due date. If you do not complete the form by the due date, **claims on behalf of your spouse will be denied until we receive the updated information**

FRAUD AND ABUSE

If you intentionally provide false or misleading information about your eligibility for coverage under the Teamsters Health & Welfare Fund, your coverage may be terminated retroactively. This may occur, for example, if you file a false claim, fail to notify us promptly of a divorce or fail to submit timely proof of birth or adoption that verifies your relationship with a new child whom you have added as a dependent.

CENSUS AND ADDRESS UPDATES

It is extremely important for you to make sure all your census data on file with the Fund office is correct. This includes your address, your covered dependents, email addresses and your death benefit beneficiary. Your home address is most important. If we don't have a correct address on file for you, you may be missing out on very important information we may be mailing to you. We need to have updated information to insure you receive the correct tax statement to confirm you carried the required medical benefits (as required by Federal Law). Federal law also requires that we collect and file with the Government the social security numbers of all of your covered dependents. **Your failure to provide this information to us could cause a delay in claims processing.** Call the Fund office today and confirm your information on file is correct. Even better, if you haven't already done so, register on the secured member portal on the Fund's website and check your census records and if applicable, your claim and or pension accrual.

IMPORTANT PHONE NUMBERS

MEMBER SERVICES DEPARTMENT

1-800-523-2846

HEALTH & WELFARE DEPARTMENT: *OPTION #1*

PENSION DEPARTMENT: *OPTION #2*

FUNDS HOURS OF OPERATION

MONDAY, TUESDAY, THURSDAY AND FRIDAY:

8AM-5PM

WEDNESDAYS: 8AM – 8PM

Look for even more news in September . . .

- New and Enhanced Vision Plan
- Health & Wellness Fair

Get and Stay Healthy . . . Start by Eating Right for a Healthy Weight

Are you ready to make changes in your lifestyle and move toward a healthier weight? Here are some tips to get you started.

- ***Start with a plan for lifelong goals.*** Not just short-term weight goals.
- ***Set healthy, realistic goals.*** Start with one or two weight goals.
- ***Get a personalized eating plan.*** Go to [www.Choose MyPlate.gov](http://www.ChooseMyPlate.gov) to see the amounts of each food group you need daily.
- ***Eat at least three meals a day and plan your meals ahead of time***
- ***Balance your plate with a variety of foods.*** Half your plate should be filled with fruits and vegetables
- ***Focus on your food.*** Sit down and eat at home and switch from a large plate to a smaller one to help you reduce portions
- ***Get Plenty of fiber from fruits, vegetables, beans and whole grains.*** Fiber can help you feel full longer and lower your risk for heart disease and type 2 diabetes
- ***Snack Smart***
- ***Find your balance between food and physical activity.*** Aim for a total of 2 hours, 30 minutes or more each week of moderate activity such as brisk walking



Do you want Platinum Level Benefits in 2018?

The WellTeam® Screening Program is again going full steam

An Integral Part of the Teamsters Health and Welfare Fund's Wellness Initiative

We care about your health . . . and want to ensure you have the tools you need to maintain your good health! Since 2004, the Fund has sponsored a Disease Management/Wellness program to help members with moderate to chronic medical conditions maintain and improve their health. Beginning this March, the Teamsters Health and Welfare Fund has expanded its wellness program, which will now be known as WellTeam®, to include yearly wellness screenings for all members and their spouses.

WellTeam® encourages all members and their spouses to undergo a quick and easy wellness screening to identify health issues *before* they become serious. The Fund has partnered with Health Care Solutions and Quest Diagnostics with its “Blueprint for Wellness” program to provide these screenings *(at no cost to the patient)* between March 1st and September 30th at any one of Quest’s more than 2000 Patient Service Centers throughout the United States. A quick call to Health Care Solutions, or to Quest, or registration on the Quest website, will enable you to schedule a screening at a time convenient to you at the Quest Patient Service Center closest to you. (You have the option of having your doctor complete the screening and fax the results to Quest, but you must register on the Quest website to obtain a “Physician Results Form” and you will be responsible for copays, deductibles and co-insurance relating to those services.)

A wellness screening provides an assessment of your basic health status and offers valuable insights into your health risks. The wellness screening includes a non-fasting test for cholesterol and blood glucose (sugar) levels, blood pressure measurement, height, weight and waist circumference to calculate body mass index (BMI). (NOTE: A fasting blood test produces more accurate results.) The screening takes only minutes to complete and is offered through the Quest Diagnostics Blueprint for Wellness® program. A comprehensive, customized report specific to you is sent to you in about two weeks after your screening.

Although the program is voluntary, the only way to earn participation for your family in the Fund’s top plan beginning January 1, 2018 is to participate in the program and complete the screening. Employees and covered spouses must complete a wellness screening by September 30, 2017. Participation in the Platinum Plan, the plan having the lowest copays, deductibles and out-of-pocket expense, will be effective January 1, 2018. (Dependent children do not participate in the WellTeam® screening program.) Those who choose not to participate in the WellTeam® program will default to the Fund’s “Gold” Plan in 2018.

Don’t wait! Schedule your screening . . .

- By calling Health Care Solutions at 1-800-655-8125 (M-F 8 am – 4:30 pm), or
- By calling Quest at 1-855-623-9355 (M-F 8 am – 9:30 pm, Sat. 8:30 am – 5 pm), or
- By registering on the Quest website My.QuestforHealth.com using the registration key “WellTeam”

REMEMBER: You and if applicable, your spouse, must also have at least one preventative dental exam during 2017 to earn participation in the “Platinum” plan during the 2018 plan year



HealthReach—The Fund's Care Management Program

...What is it? What does it mean to you?

What Is HealthReach?

HealthReach is a program that provides care management and health coaching. It provides comprehensive feedback and one-on-one health education, based on the participant's current health status and lifestyle factors that affect his/her health. The Health & Welfare Fund has contracted with HealthCare Strategies since 2004 to provide this care management program.



HealthReach is offered to select members of the Philadelphia Teamsters Health Plan to help them better understand their individual healthcare needs. Participation is as simple as responding to phone calls from an assigned Registered Nurse Care Manager from HealthCare Strategies and having conversations with him/her about improving your health, approximately once per month. If selected for HealthReach, you and your Care Manager will set goals together for lifestyle changes and improve your compliance with standards for care.

How is selection for HealthReach Determined?

HealthCare Strategies (HCS) analyzes medical and prescription drug claims data and biometric screening results and then selects individuals who may benefit from the program.

HealthReach participation is as simple as responding to phone calls from your Care Manager and having conversations with them about improving your health approximately once per month. Your Care Manager will work with you and set up dates and times that are accommodating with your schedule. They are flexible and willing to work around you.

What if I'm Maintaining My Health and I Don't Need Help?



If you are managing your current health conditions and taking the precautionary measures to avoid catastrophic illness, it is unlikely you will be contacted by a Care Manager. This program will help those who need extra assistance and support in maintaining and improving their current medical conditions.

Your life's already busy enough!

If selected for the HealthReach program, you will typically be required to speak with your Care Manager only once a month. They are more than willing to set aside time to speak that works best with your schedule. The program is flexible and convenient for you!



**You can reach
HealthCare Strategies at:
800.582.1535 www.hcare.net**



**A program endorsed by
Pennsylvania Conference of Teamsters**

A comfortable retirement requires careful planning....

After countless hours of hard work, you've earned a comfortable retirement. . .

Isn't it worth a few minutes to get some expert guidance on the right pension decision?

Decisions, decisions: One of the most important decisions you will make in your career is the selection of your pension option, yet many members wait until a few months (or less!) before retiring to consider which option best meets their and their family's needs. By delaying a review of their options, members often find themselves forced to accept the cost, in the form of significantly reduced retirement benefits, by choosing a survivorship option. It is not unusual to see a benefit reduction of \$500-\$600 per month to provide even partial survivor benefits to support the member's family in the event of the member's death. In some cases, we have seen monthly benefit reductions of nearly \$1000. *That's \$12,000 in just one year!*

Who needs a pension review? Anyone with a spouse or children and who wishes to ensure their survivors are provided a continuing benefit or lump sum from their pension.

Does the Pension Fund provide options? Yes, but it's often possible to provide for your survivors at a lower cost than provided through your pension fund's survivor options. In some cases, pension maximization strategies may include future income increases directly to you, while providing survivor benefits for your family.

When should you have a pension option review completed? While we are happy to help Fund members who are ready to retire, it is best to begin a pension option review two to five years before you plan to retire. This is especially important if you have existing insurance policies that haven't been reviewed in the last two years.

When you are in retirement, are your assets protected? Statistics show that over 70% of people who reach 65 will need long-term care sometime during their lifetime. Whether it's home care, adult day care, assisted living or nursing home care, these costs can be emotionally and financially devastating to you and your family. Government will not cover these costs until you literally bankrupt yourself. We can show you how to protect yourself and your family.

How do you schedule a pension option review and life insurance review? The Pennsylvania Conference of Teamsters has partnered with **Arbor Group** to provide pension option review and implementation for members. Representatives of **Arbor Group** average more than 30 years of experience in financial services and work together as a team to help you determine the pension option which best meets your and your family's needs after you retire from service. In addition, **Arbor Group** remains available to you throughout your retirement years to help you track and manage the retirement strategy you select. Please contact their office to schedule your complimentary, no-obligation pension option review.

**Robert Trotenberg
The Arbor Group
7150 North Park Drive, Suite 580
Pennsauken, NJ 08109
Call Toll Free 888-723-5513**

Hey . . .How's my Pension Fund doing?

Straight talk about the status of your Defined Benefit program

The short answer is, it's doing "ok" and holding its own!

No doubt you have read or heard that several Teamster Pension plans are in trouble and are in jeopardy of not being able to pay promised benefits. **Fortunately, the Teamsters Pension Trust Fund of Philadelphia and Vicinity isn't among them.**

Under a federal law, known as the Pension Protection Act ("PPA"), the funded status of pension plans is graded among 5 levels. They are:

- Your Plan =>*
- "Green" – adequately funded (80% or above with no indication of a potential funding deficiency within the next 7 plan years);
 - "Yellow" – endangered (less than 80% funded OR facing a potential funding deficiency within the next 7 years);
 - "Orange" – seriously endangered (less than 80% funded AND facing a potential funding deficiency within the next 7 years);
 - "Red" – critical (generally less than 65% funded AND projected to have a funding deficiency within the next 3-4 years)
 - "Purple" – critical and declining (critical and projected to be insolvent within the next 19 years).

Plans that are "yellow" or "orange" must adopt a "funding improvement plan" ("FIP") to become adequately funded within ten years of the start of such a FIP. While the FIP is in place, employers cannot reduce their contributory obligation to the plan (and generally must increase their contribution rate) and no benefit improvements may be made. However, and this is important . . "yellow" or "orange" plans cannot reduce benefits already earned. "Critical" plans must adopt a rehabilitation plan to improve their funding, which may include reducing accrued benefits already earned. "Critical and declining" plans may, with government approval, even reduce pensions of retirees already in pay status.

Your plan is "Yellow" (endangered) and is currently about 72.4% funded. ***In other words, given the current funded status of your plan, your earned benefits cannot be reduced.*** In fact, the funding of your plan continues to improve. In May, our Actuary has provided reports to the Trustees indicating that, as of January 1, 2017:

- The Fund is making "scheduled progress" in its Funding Improvement Plan. If current conditions continue, we are on schedule to emerge from the FIP in 2023;
- The Fund is not projected to have a funding deficiency as long as it continues to meet its 7.5% return assumption; and
- The Fund is not projected to be insolvent.

Your Trustees carefully monitor investment performance on a monthly basis and funding status each and every year. This information is shared with you in the Annual Funding Notices sent to your homes each April.

ATTENTION ALL MEMBERS AND SPOUSES:

Please read the enclosed Notice concerning the Fund's Wellness Program and yearly health screening requirement.

Don't miss out in maximizing your benefits and lowering your out-of-pocket expense.

Look for your personalized report that will be mailed directly to you after you complete your screening



Blueprint for Wellness®



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WWW.TEAMSTERFUNDS.COM

 WWW.FACEBOOK.COM/TEAMSTERFUNDS



PRESORTED
FIRST-CLASS MAIL
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Lehigh Valley, PA
Permit No. 1

Teams Health & Welfare Fund
of Philadelphia and Vicinity
6981 N. Park Drive, Suite 400
Pennsauken, NJ 08109
Address Correction Requested