

SUMMER 2019

THE CONNECTION

Official Newsletter of the Teamsters Health & Welfare and Pension Funds of Philadelphia and Vicinity

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TEAMSTERS HEALTH AND WELFARE FUND'S

2019 Health & Benefits Fair

Join us on **Saturday, September 14, 2019 from 10:00 a.m. to 2:00 p.m.** at Cancer Treatment Centers of America - Patient Gallery - 1331 E. Wyoming Ave., Philadelphia, for a day of wellness at the Teamsters Health and Welfare Fund's 2019 Health & Benefits Fair. Come learn about your cost savings benefits, participate in free health screenings, visit participating vendors (see below), enjoy free giveaways and win great prizes. All members, their spouses, children and significant others are encouraged to attend. Light refreshments will be provided. Also, if you or your spouse have not completed a wellness screening, Quest will offer onsite screenings at the health fair. In order to receive a screening at the health fair, you will need to make an appointment by calling 855-623-9355 or visit www.My.QuestForHealth.com and schedule your appointment online. Remember, participation in the wellness screening, including a preventative dental exam, will allow you and your eligible dependents to enjoy benefits under the Fund's Platinum Plan. Those members who do not participate in the wellness program will default to the Fund's Gold Plan in 2020. For more information on WellTeam or the health fair, contact the Fund office at 800-523-2846. We look forward to seeing you at the health fair!



NVA
Aetna
CTCA

Health Care Solutions
Mattucci & Associates
Color Genomics

Healthcare Strategies
Quest Diagnostics
Capital Rx

Horizon BCBS
Republic Bank
TELADOC



Enhanced Benefits Guide

Keeping members informed about their medical benefits and the additional programs and services offered to them at no additional cost to the member is the Fund's main objective.

Beginning September 2019 eligible members will receive a newly, redesigned member benefits packet that includes a *new* Enhanced Benefits Guide. The Enhanced Benefits Guide will provide members with descriptions and contact information on all of the Fund's carved out programs and services members and eligible dependents have access to through their medical benefits plan.

In addition to the new Enhanced Benefits Guide, an updated Summary Plan Description, Dental Provider booklet and a member ID card for these carved out benefits will be included in the redesigned packet. When you receive your newly updated member packet, please take the time to review the benefits information enclosed. Questions about your benefits, please contact Member Services at 800-523-2846.



New Member Packet Redesign

Genetic Testing Options Now Available!

In our ongoing commitment to member health, the Fund has partnered with Color Genomics to offer eligible members free access to Color's confidential health service with genetic insights.

This genetic testing program offers customized resources, such as education, genetic counseling and on-going support services for participating members who are identified to be at risk. Color's test checks your DNA for hereditary cancer risk, hereditary heart disease, and medication response to help you become more aware of your risk and make better decisions about your health moving forward.

Color's program will focus on:

- **Medications** and how your genes influence how your body might process and respond to certain commonly prescribed medications;
- **Cancer** and how a genetic mutation may increase your risk of developing cancer;
- **Heart Disease** and whether lifestyle changes or medication will protect us from the disease;
- Discovery on an ongoing basis, and you will also receive non-clinical reports on how genes are related to traits such as lactose intolerance.

This benefit is available to eligible members and one (1) eligible adult dependent. Members can get started by claiming their kits at www.color.com/go/teamsters. Also, completed test kits that are sent back to Color and post-marked by July 31, 2019 will receive a \$5 Wawa gift card. This program is voluntary and completely confidential. Test results will not be shared with the Fund or your employer.

If you have questions about genetic testing or need support with claiming your kit, call Color at 844-352-6567 or email Color at support@color.com.



Brand Name Drugs vs. Generic Drugs

What's the Difference?

How are generic drugs and brand name drugs different?

When it comes to generic vs brand name drugs, the main difference is name and appearance. The U.S. Food and Drug Administration (FDA) requires generic drugs to have the same active ingredient, strength, dosage form, and route of administration as the brand-name drug. Generic drugs are also developed and approved according to the same standards as brand name drugs.

Why are brand name drugs more expensive?

Brand name drug makers have to cover their research, testing, and promotion costs. Some of those costs are passed on to you, and cost is the main reason why brand name drugs are more expensive than generic drugs. Patents allow brand name drugs to be sold exclusively for a limited time. When the patent expires other companies are allowed to make a generic version of the brand name drug. Since the brand name drug company has already done most of the work, generic medications are less expensive.

Are generic medications safe?

Yes. Generic drugs are tested using the same methods as brand name drugs, and require approval from the FDA. The generic version of a brand name drug must meet the following criteria:

- * Contain the same active ingredients
- * Be taken by the patient in the same manner
- * Have the same strength and dosage
- * Be identical in quality

When I fill a prescription, am I receiving a generic or a brand name drug?

Generic versions of most brand name drugs are available, and allow you to save money year-over-year. Your doctor and pharmacist can tell you if the medication you're taking is generic vs. brand name.

Should I take generic medications?

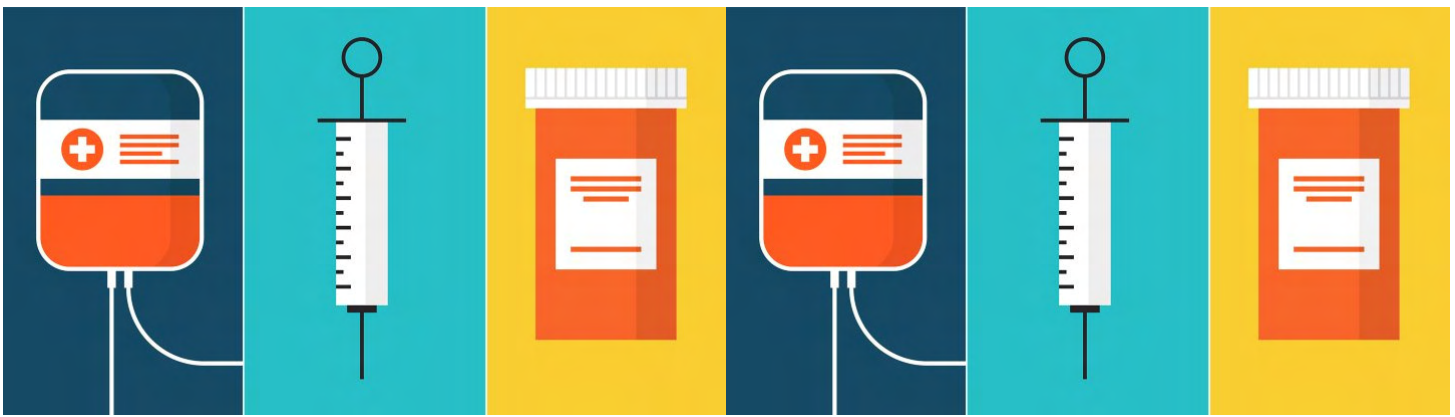
Generic drugs are manufactured to be just as effective as brand name drugs and less expensive. However, only your doctor can tell you what's right for you. Generic versions aren't available for all medications. Ask your doctor or pharmacist if generic medications are available for your prescription. If a less expensive version is available, you could end up saving money.

How do generic drugs affect my health care plan?

Some health insurance plans are designed to recommend opportunities to save money, including lowering costs with generic drugs. Some plans require that you use a generic medication instead of the more expensive brand name drug. Always check with your doctor or pharmacist to understand your options.



In March 2019, Capital Rx became the Fund's new prescription benefits manager. Capital Rx and specialty pharmacy provider, Magellan Rx Specialty Pharmacy, is dedicated to giving our members the best service and resources required in prescription benefits management. Be an informed consumer, take the time to understand your prescription benefits plan and shop around for the best prescription price that meets your financial needs. Questions about your prescriptions? Please call the Capital Rx Help Desk at 800-424-7491.



Specialty and Infused Medication

Specialty medications are often given by injection or infused to treat complex, chronic conditions and may require special handling, including refrigeration. As of March 1, 2019 your specialty medications are provided by Magellan Rx Specialty Pharmacy, Capital Rx's specialty pharmacy provider. With Magellan Rx Specialty Pharmacy, you have access to specialty services and programs to help you get the most out of your prescription benefits.

First, get a new prescription for your specialty medication from your doctor. Then, follow these steps:

Step 1:	Step 2:	Step 3:
Have your doctor e-prescribe Magellan Rx Pharmacy – Specialty, Orlando, FL 32812 or fax your prescription to (866) 364-2673. Make sure your physician includes your contact information. If prior authorization is required, your doctor may need to take extra steps to submit your prescription.	A representative from Magellan Rx Specialty Pharmacy will call you to get more information and schedule your first delivery. Additionally, you may call 800-424-7491 to confirm receipt of the prescription from the prescriber.	Your prescription will arrive when and where you've requested.

The Fund understands that specialty medications can be costly. As an add on to your specialty pharmacy benefit, the **Value Max Program** is offered to help you take advantage of copay assistance programs offered by the drug manufacturer.

How to Participate in the Value Max Program:

Once your specialty prescription is with Magellan Rx Specialty Pharmacy a representative will contact you to help you enroll in the copay assistance programs offered by the drug manufacturer, if you are not already enrolled. If you choose not to participate in the Value Max Program, you will be responsible for the full specialty medication copay (Platinum Plan \$100 / Gold Plan \$150).

Value Max Program Drug List (**the listing of drugs included in the Value Max Program is subject to change and does not represent the comprehensive list of specialty drugs available at Magellan Rx Specialty Pharmacy**).

Therapeutic Category	Participating Drugs
Asthma	Xolair
Autoimmune	Actemra, Cimzia, Cosentyx, Dupixent, Enbrel, Entyvio, Forteo, Humira, Kevzara, Kineret, Orenzia, Otezla, Rituxan, Siliq, Simponi, Stelara, Tremfya, Xeljanz
Chemotherapy	Afinitor, Gleevec, Revlimid, Sprycel, Tassigna, Zytiga
Hep C	Epclusa, Harvoni, Mavyret
HIV	Atripla, Descovy, Genvoya, Odefsey, Stribild, Tivicay, Triumeq, Truvada
Multiple Sclerosis	Aubagio, Avonex, Betaseron, Copaxone, Gilenya, Glatopa, Plegridy, Rebif, Remicade, Tecfidera, Tysabri

Questions about specialty pharmacy services or your specialty medications, please call Capital Rx at 800-424-7491.

Protected Health Information and HIPAA

The Fund takes keeping members personal information protected very seriously. Under HIPAA, protected health information or PHI is considered to be any identifiable health information that is used, maintained, stored, or transmitted by a HIPAA-covered entity, in relation to the provision of healthcare or payment for health care services. HIPAA does not apply to employment records or education records. PHI is health information in any form, including physical and electronic records, or spoken information. Essentially, all health information including medical bills, is considered PHI when it includes personal identifiers.

Q. Can someone, other than myself, contact the Fund and get personal health information on my behalf?

A. No. If you want your health information, including medical bills and out of pocket expenses, disclosed with someone other than yourself, you must complete a HIPAA Authorization form. For example, if you want your spouse to contact the Fund and ask about a medical claim on your behalf, a HIPAA form must be on file for Member Services to disclose this information. Also, dependents 18 years of age and older must have an authorization form on file for the Fund to release any personal health information to a parent. The Fund will not share any protected health information with anyone who is not authorized to receive it.

HIPAA Authorization forms can be downloaded at www.teamsterfunds.com under the Health & Welfare tab, click on Forms Gallery. If you have any questions regarding HIPAA and PHI, please contact Member Services at 800-523-2846.

WellTeam 2019



A friendly reminder, the Fund's annual wellness screening program for 2019 is in full swing. The WellTeam® program began on April 1st and will go through September 30, 2019.

Participation in the wellness screening, including a preventative dental exam, will allow you and your eligible dependents to enjoy benefits under the Fund's Platinum Plan. The Platinum Plan has lower deductibles, co-insurances and co-pays compared to the Gold Plan. Those who do not participate in the WellTeam program will default to the Fund's Gold Plan in 2020. Member and covered spouse, regardless if the spouse carries primary coverage, must complete a wellness screening and dental exam to participate in benefits under the Platinum Plan. Dependent children do not participate in the wellness screening program.

Ways to Get Your Wellness Screening:

- Schedule an appointment for a free screening at a **Quest Diagnostics** Patient Service Center between April 1st and September 30th by calling **855-623-9355** (M - F, 8:00 am - 9:30 pm and Sat., 8:30 am - 5:00 pm), or call Health Care Solutions (M - F, 8:00 am - 4:30 pm) at 800-655-8125 for assistance.
- Visit the Quest Diagnostics website at **www.My.QuestForHealth.com**, register and schedule your appointment online using the registration key "**WellTeam.**"
- Visit your primary care physician, pay an office visit co-pay and have your doctor fill out a health screening Physician Results form. You can download this form at www.My.QuestForHealth.com. The physician form must be completed in its entirety and faxed by your doctor's office directly to Quest by September 30th. It is your responsibility to confirm that your physician faxed your form to Quest. The Quest fax number is located on the physician form.

For more information or questions on WellTeam and the annual wellness screening program, please contact Member Services at 800-523-2846.

BENEFITS REMINDERS

Fit Teamster Fitness Reimbursement Program

Fit Teamster is a voluntary incentive program the Fund introduced in April 2019. This fitness incentive is up to \$200 per calendar year per (1) member and (1) eligible dependent / up to \$400 max reimbursement per calendar year per eligible family. There is a minimum requirement of 120 total visits per calendar year between January - December. To claim this incentive, complete all program requirements and fill out a Fit Teamster reimbursement form. Program requirements and reimbursement forms are located at www.teamsterfunds.com. Submit your completed documentation to Member Services via fax at 856-382-2402 or mail to: **Teamsters Health & Welfare Fund, Attn: Member Services | 2500 McClellan Ave., Suite 140 Pennsauken, NJ 08109.** For more information on Fit Teamster, visit the Fund website at www.teamsterfunds.com or call Member Services at 800-523-2846.

National Vision Administrators



Eye care is a critical element of overall health. NVA provides enhanced vision benefits that are cost effective and gives our members access to over 60,000 vision care combinations. NVA will help members identify a provider who best fits their needs or advice on what to look for when purchasing eyewear through the NVA Smart Buyer® program. NVA Smart Buyer will help members use their vision benefit to its full potential while keeping out of pocket expenses to a minimum. **What does my NVA benefit cover?** Members and eligible dependents receive:

An eye exam every 12 months;
One (1) pair of lenses and a frame or contact lenses once every 24 months from the last date of service; Discounted or \$0 out of pocket costs on eye wear; Access to the Eye Essential® Plan discount on additional eye exams, frames and lens purchases during the plan period. In-network only; Discounts on contact lenses through Contact Fill® contact lens mail order service; Discounted laser eye surgery through The National LASIK Network; and Hearing aid discounts up to 30-60% off retail through EPIC Hearing. For more information on your vision benefits, visit www.e-nva.com or call 800-672-7723.



WHAT ARE SUNBURNT EYES?

Overexposure to UV Rays can damage your eyes long-term by contributing to cataracts and macular degeneration. Sunburnt eyes (Photokeratitis), which causes temporary blindness, is a form of short-term eye damage. The American Academy of Ophthalmology (AAO) offers these tips to protect your eyes from both long-term and short-term damage from the sun:

- Go 100%! Regardless of the cost or color of your shades, wear sunglasses that offer 100% UV protection, make sure they block both UV-A and UV-B rays and wear them anytime you are outside or driving during the day.
- Choose wrap-around styles. Ideally, your sunglasses should wrap all the way around to your temples, so the sun's rays can't enter from the side.
- Top it off. Wear a hat with a three inch brim to supplement your sunglass protection.
- Be aware that certain medications you are taking may cause increased sensitivity to sunlight (photosensitivity). Be sure to ask your Healthcare Professional if you are taking a medication that puts your eyes at risk for damage.

For more information on keeping your eyes healthy, contact your Eye Care Professional.

I bet you didn't know that taking common medications and being out in the sun can affect your eyes. This combination can cause damage to the eyes as well as photosensitivity (sensitivity to sunlight). These common drugs are also referred to as sun-sensitive drugs, and include, but are not limited to:

- Antibiotics containing tetracycline or fluoroquinolones (i.e; Cipro)
- Birth control and estrogen pills
- Certain anti-inflammatory pain relievers (i.e.; ibuprofen {Advil} and naproxen sodium {Aleve})

EYEvices™

The combination of the sun and certain medications can cause eye damage. Protect your eyes by wearing 100% UV protected sunglasses.

The Sun's Hot. Skin Cancer's Not.

Every time you go outside or use an indoor tanning bed, your skin is exposed to damaging ultraviolet (UV) rays. Not only can this cause premature skin aging, like wrinkles, it also increases your risk of getting skin cancer, including melanoma - the second most common cancer in women ages 15 to 29.

Use extra caution near water and sand, as they reflect the damaging rays of the sun, which can increase your chance of sun burn. Perform regular self-exams to detect skin cancer early, when it's most treatable, and see a board-certified dermatologist if you notice new or suspicious spots on your skin, like moles that are changing, itching or bleeding.

To protect your skin this summer from the sun's damaging rays and reduce your risk of skin cancer, follow these tips from the American Academy of Dermatology:



**SAY YES TO
SUN PROTECTION
SAY NO TO SKIN CANCER**

SKIN CANCER IS THE MOST COMMON CANCER IN THE U.S.

ONE in **FIVE** Americans will develop skin cancer in their lifetime, and one person dies from melanoma, the deadliest form of skin cancer, every hour.



THERE ARE TWO TYPES OF SUNSCREENS:

Since exposure to the sun's harmful UV rays is the most preventable risk factor for skin cancer, protect your skin by:



- **SEEKING SHADE**
- **WEARING PROTECTIVE CLOTHING**
- **GENEROUSLY APPLYING SUNSCREEN**



PHYSICAL SUNSCREEN

This sunscreen **WORKS LIKE A SHIELD**; it sits on the surface of your skin, deflecting the sun's rays.

Look for the active ingredients **ZINC OXIDE** and/or **TITANIUM DIOXIDE**.

Opt for this sunscreen if you have **SENSITIVE SKIN**.



CHEMICAL SUNSCREEN

This sunscreen **WORKS AS A SPONGE**, absorbing the sun's rays.

Look for one or more of the following active ingredients: **OXYBENZONE**, **AVOBENZONE**, **OCTISALATE**, **OCTOCRYLENE**, **HOMOSALATE** and **OCTINOXATE**.

This formulation tends to be **EASIER TO RUB INTO** the skin without leaving a white residue.

If you have concerns about certain sunscreen ingredients, use the information above to choose an alternative that works for you. As long as it's **BROAD-SPECTRUM**, **WATER-RESISTANT** and has an **SPF 30 OR HIGHER**, it can effectively protect you from the sun. Make sure you reapply it every **TWO HOURS**, or after swimming or sweating.



If you have questions about how to protect your skin or choose a sunscreen, talk to a board-certified dermatologist or learn more at SpotSkinCancer.org.

Teamsters Health & Welfare Fund
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2500 McClellan Ave., Suite 140
Pennsauken, NJ 08109

Address Correction Requested

DON'T FORGET...

Benefits Statement: Benefits Statements were mailed to your home in April. Please review and report any discrepancies to the Fund by calling 800-523-2846.

Website: Did you know you are able to view your work history through the Member Login on the Fund's website? Do you need to update your address or any personal information? The website provides lots of information and valuable resources for our members to take advantage of, including necessary forms to keep your records up to date. Be sure to check out the Fund's website at www.teamsterfunds.com.

