

THE CONNECTION



Official Newsletter of the Teamsters Health & Welfare Fund of Philadelphia and Vicinity

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A Brighter, Healthier 2021: A Message From The Board of Trustees

With 2020 behind us, we look forward to 2021 with great expectation and hope for a brighter, healthier new year for our members. The COVID-19 pandemic continues to test us as a community, and this challenge will continue through 2021, but because of this challenge we are stronger, more resilient and better equipped to tackle the year ahead—together!

As we embark on this new year, we will continue our commitment to excellence in serving you—our members and your families—with maintaining high quality, cost-efficient benefits, specialty programs and resources necessary to help you succeed in making healthy, positive lifestyle choices. 2021 is already shaping up to be prosperous with new innovation, like effective coronavirus vaccines, opportunities for growth and challenges.

As you make plans for the coming year, we hope that you will commit to investing in your own growth, health and self-care. We also ask that you continue to do your part to follow health and safety guidelines set by your state, wear a mask, get a flu shot and practice social distancing. Our communities and loved ones lives depend on it.

We wish you and your families peace, prosperity and good health in 2021!

Sincerely,

The Board of Trustees

Teamsters Health & Welfare Fund of Philadelphia and Vicinity

Summary of Material Modifications (SMM)

This summary of material modifications (SMM) describes changes to the Teamsters Health and Welfare Fund of Philadelphia and Vicinity (the Fund). The Fund is providing this SMM to you in accordance with the disclosure requirements of the Employee Retirement Income Security Act of 1974, as amended, the federal law that governs the Fund. The SMM supplements and updates the most recent Summary Plan Description (SPD) for the Fund, which was effective July 1, 2019. Please keep a copy of this SMM with your copy of the SPD and other plan documents for future reference.

The changes described in this SMM are effective as of November 5, 2020.

- 1. Subsection (C) of the section of the SPD entitled “The Fund’s Dental Program,” is hereby amended to remove the phrase “and in certain cases only up to a certain limit” in its entirety.**
- 2. Subsection (III)(A) of the section of the SPD entitled “General Limitations and Exclusions Applicable to All of the Fund’s Benefits,” is hereby amended to remove the phrase “and in certain cases only up to a certain limit” in its entirety.**
- 3. The second paragraph of the “Automobile Insurance” subsection of the “General Provisions and Definitions” section of the SPD is hereby amended to add a sentence at the beginning “The following paragraph applies only to automobile accidents that occur prior to November 5, 2020.”**

Except as provided above, the terms of the SPD shall continue to be in full force and effect. A copy of the most recent SPD is available on the Fund’s website at www.teamsterfunds.com. You may also request a paper copy of the SPD by sending a written request to Teamsters Health & Welfare Fund, 2500 McClellan Ave., Suite 140, Pennsauken, NJ 08109 or by calling 1-800-523-2846.

WELLTEAM

TEAMSTERS WELLNESS SCREENING PROGRAM

For more information on WELLTEAM, contact **Member Services at 1-800-523-2846**

Reminder:

Regardless if your spouse carries primary coverage, both you and your spouse must complete a wellness screening through the Teamsters Health & Welfare Fund WELLTEAM program for you and your dependents to enjoy benefits under the Fund's Platinum Plan.

2021 Annual Wellness Screening Is On!

This year the Fund's annual wellness screening program through Quest Diagnostics will begin on **March 1st and go through September 30th**. A wellness screening provides an assessment of your basic health status and offers you valuable insight to your health risks. Participation in the wellness screening, including a preventive dental exam, will allow you and your eligible dependents to enjoy benefits under the Fund's Platinum Plan.

The Platinum Plan has lower deductibles, coinsurances and copays compared to the Gold Plan. Member and covered spouse must complete a wellness screening and dental exam to participate in benefits under the Platinum Plan. Those who do not participate in the program will default to the Fund's Gold Plan in 2022.

How to complete your wellness screening (choose one option):

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

Schedule Online. Make an appointment online at 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 9/30/2021. Physician results forms can be downloaded online at My.QuestForHealth.com.

Dental Exam - In order to satisfy all requirements for the wellness screening, both the member and spouse must complete a preventive dental exam between January 1, 2021 – September 30, 2021. A preventive dental exam is a cleaning of your teeth and complete oral examination of your gums and may also include x-rays and oral cancer screenings.

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



A WELLNESS SCREENING PROFILE INCLUDES:



Blood Pressure



Height and Weight



Body Mass Index (BMI)



Non-Fasting cholesterol and blood glucose (sugar) levels



Dental Exam

"Good health isn't something you buy. However, it can be an extremely valuable savings account."

- Anne Wilson Schaefer

COVID-19 VACCINE INFORMATION, MEMBER TESTING SITES AND CDC GUIDELINES

For more information on vaccines, testing and travel, go to www.cdc.gov/coronavirus

Getting The Vaccine

In December 2020, the U.S. Food and Drug Administration issued an Emergency Use Authorization for the COVID-19 vaccine. States like Pennsylvania and New Jersey have started to vaccinate against coronavirus and are working tirelessly to expand eligibility to more groups of people. At this time supplies are extremely limited, so every state must prioritize who gets vaccinated first — starting with those most at risk of catching COVID and experiencing complications from the virus. The CDC makes recommendations on who should get the vaccine first, then each state makes its own plan.

To see if you are currently eligible for a COVID vaccine and to find out how to get one, please call your State Department of Health hotline or visit the Centers For Disease Control and Prevention website at www.cdc.gov/coronavirus.

Testing Sites For Members

Members and eligible dependents have access to COVID-19 rapid testing at all **Vybe Urgent Care** locations with no out of pocket cost. Rapid testing can detect an active coronavirus infection with results in as little as 15 minutes.

Appointments for COVID rapid testing are required and a credit card must be placed on file at the time of service. If you do not make an appointment for a rapid test and receive a standard PCR test you may be charged an urgent care copay. Visit www.vybe.care/locations to schedule your appointment and be sure to let them know you are a Teamsters Health and Welfare Fund member. Need help finding a testing site? Go to www.teamsterfunds.com and look under the Guardian Nurses tab for additional COVID testing site information.

CDC Guidelines

Wear a Mask. Everyone ages 2 and older should wear a mask in public. Wear your mask tight over your nose and mouth and secure it under your chin.

Stay 6 Feet Away From Others. Put six feet (about two arm lengths) of distance between yourself and anyone who doesn't live in your household. Avoid crowds and poorly ventilated spaces.

Wash Your Hands Often. Wash hands with soap and water for at least 20 seconds. If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol.

Clean and Disinfect. Clean and disinfect frequently touched surfaces daily and wash or replace your mask often.

Monitor Your Health Daily. Be alert for symptoms especially if you are running essential errands, going into the workplace, and in settings where it may be difficult to keep a physical distance of six feet. Remember that some people without symptoms may be able to spread the virus.

How To Get Vaccinated:

- 1) Check with your State Department of Health to see if you're eligible
- 2) Find a designated vaccine site or provider in your state
- 3) Schedule an appointment at a vaccination site or with a provider in your state
- 4) If applicable, be sure to get both doses of the vaccine

Pennsylvania
Department of Health
Hotline:
1-877-724-3258

New Jersey COVID
Information Hub
website:
www.covid19.nj.gov

CDC GUIDELINES FOR TRAVEL

For more information on vaccines, testing and travel, go to www.cdc.gov/coronavirus

TRANSPORTATION

Staying home is the best way to protect yourself and loved ones.

Accessible version: <https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-risk.html>

If you travel:



Short trips with no stops are safer than longer road trips with one or more stops.



Traveling only with household members is safer than traveling with people who don't live with you.

LODGING

Accessible version: <https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-risk.html>



Staying home is the best way to protect yourself and loved ones.

If you travel:

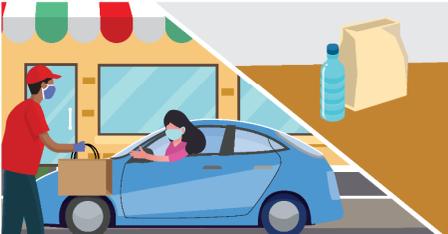


Renting a house or cabin with people you live with is safer than staying overnight in lodgings with people from outside of your household.

FOOD DURING TRAVEL

Know which dining options are safer.

Accessible version: <https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-risk.html>



Bringing your own food and drinks, or using drive-thru, delivery, and curbside pickup options are safer than dining at a restaurant.



If you dine at a restaurant, eating outdoors is safer than eating indoors.

PREVENT COVID-19 DURING AIR TRAVEL

If you travel on an airplane, take these steps:



[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

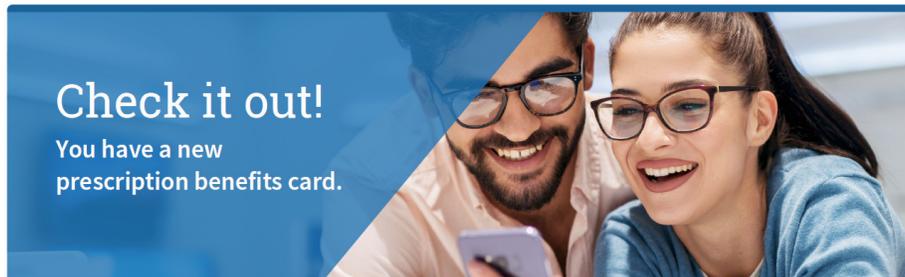
New Travel Requirements: If you plan to travel internationally, you will need to get tested no more than 3 days before you travel by air into the United States and show your negative test result to the airline before you board your flight. As of 1/12/2021, all air passengers coming to the United States, including U.S. citizens, are required to have a negative COVID test result or documentation of recovery stating that they were cleared to travel before boarding a flight to the United States. For more information on travel during COVID-19, visit www.cdc.gov/coronavirus.

Reminder:

- When you travel it increases your chance of getting or spreading COVID.
- The CDC recommends that you get tested 3-5 days after travel, stay home and self quarantine for a full 7 days after travel, and follow all state and local requirements.
- Before you consider traveling, check your accommodations' COVID practices and prevention.
- Check the CDC website for updates on travel during COVID-19 to stay informed.

CAPITAL RX HAS A NEW ID CARD

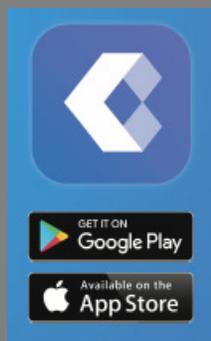
The Capital Rx Help Desk is available for members 24/7 at **1-844-752-2779**



Your New Capital Rx Prescription ID Card

Get The Capital Rx App:

- Download a digital pharmacy card
- View which drugs are covered under the plan
- See how much money you have paid toward copay or coinsurance
- Find a pharmacy near you
- View your pharmacy claims history
- Search for the lowest cost drug at surrounding retail pharmacies



Starting January 1, 2021, specialty medication and mail order pharmacy changed to Costco Rx Specialty Pharmacy through Capital Rx. Due to this change all eligible members received a new, re-issued Capital Rx prescription identification card in the mail.

Your prescription benefits have not changed and you can keep filling at the same pharmacy. However, as of 01/01/2021, members must present their new Capital Rx ID card, along with their prescription, every time they fill their prescription at a retail pharmacy. In addition, members can refill 90-day prescriptions at retail with one copay.

Please note, old prescription identification cards are no longer valid as of 12/31/2020. If your pharmacy tries to fill or refill a prescription using your old ID card it will be rejected indicating that the cardholder details are not active.

Mail Order and Specialty Pharmacy Update

Capital Rx's new mail order and specialty medication pharmacy is Costco Rx. For members using **mail order pharmacy** to refill maintenance medications, prior to your first fill, please call **1-800-607-6861** or create a profile online at **www.pharmacy.costco.com** and make an online request. You can also have your doctor e-prescribe to **Costco Pharmacy #1348, Zip Code 47130** or fax your prescription to **1-877-258-9584**.

If you prefer you can mail your prescription and completed order form to **Costco Mail Order, 260 Logistics Ave., Suite B, Jeffersonville, IN 47130**.

If you have been prescribed a **specialty medication**, please have your doctor e-prescribe to **Costco Pharmacy #1349, Zip Code 47130** or fax your prescription to **1-800-644-1180**.

A representative from Costco Specialty Pharmacy will call you to get more information and schedule your specialty medication delivery.

I Did Not Receive My New ID Card

If you did not receive your new Capital Rx ID card in the mail or you have questions about mail order or specialty pharmacy, please call the **Capital Rx Help Desk at 1-844-752-2779**.

BENEFITS UPDATES

MEMBER PROGRAM REMINDERS



For more information on your benefits, contact **Member Services at 1-800-523-2846**

Fit Teamster Gym Reimbursement

Due to gym and fitness center closures across the region because of the COVID-19 pandemic, the Board of Trustees have decided to reduce the required amount of gym visits for members to be eligible for the fitness reimbursement program. Reimbursement amounts will remain the same (\$200 per member / \$400 max per family per year) however, members and eligible dependents who participated in the Fit Teamster program for the 2020 program year must:

- Complete a **minimum of 60 gym visits for the 2020 calendar year** (January-December).
- Complete a Fit Teamster reimbursement form, attach attendance record and proof of membership costs from the fitness center. Fit Teamster forms can be downloaded from the Fund website at www.teamsterfunds.com, under the Health & Welfare tab in the Forms Gallery.
- Once the above requirements have been completed, submit all required documentation, including the reimbursement form, via fax at **1-856-382-2402** or mail to: **Teamsters Health & Welfare Fund, Attn: Member Services, 2500 McClellan Ave., Suite 140, Pennsauken, NJ 08109**

Stay Healthy - Get Your Screenings

March is Colon Cancer awareness month.

Colon cancer can be prevented and getting screened regularly is one of the best ways to prevent the disease. A screening can help find cancer even if there are no symptoms and a colonoscopy is not the only way to get screened. Even if you have no family history of colon cancer, you should get a screening starting at age 45. Talk to your doctor about when to start getting screened, know your testing options and get a screening that is right for you. And remember, your benefits cover 100% of the cost of qualified preventive screenings, such as a colonoscopy, with no out of pocket cost to you. Don't delay your annual screenings. The bottom line is a screening could save your life.

Genetic Testing Benefit For Eligible Members

Did you know you and one eligible adult dependent have free access to genetic testing through Color Genomics? Color's test checks your DNA for hereditary cancer risk, hereditary heart disease and medication response. This benefit is voluntary and completely confidential. Claim your free kit at www.color.com/go/teamsters or call Color at **1-844-352-6567** and get in-depth knowledge about your health risks, how your body responds to medication and information to help you make informed medical and lifestyle choices.

Exercise For a Healthy Heart:

February is Heart Health awareness month. One of the most important things you can do for your heart is increase your physical activity. It may seem obvious, but doing so can lower your risk of heart disease.

Here are a few ways you can stay active for free:

- **Stretch** all the major muscle groups regularly, including your arms, back, hips and calves. Try to hold each stretch for 15-30 seconds.
- **Build your strength.** Do basic muscle toning exercises such as push ups and leg lifts. Or try weight lifting using objects around the house.
- **Do aerobic exercises.** Aim to do moderate activity for at least 2.5 hours a week. Dance to your favorite songs, vacuum the house, or work in your yard. You can also join an online fitness class, go for a jog or hike an outdoor trail.

Talk to your doctor about safe ways for you to be physically active. Now is the time to get creative to stay active and find ways to move to the beat of a healthy heart!

BENEFITS UPDATES MEMBER PROGRAM REMINDERS

For more information on your benefits, contact **Member Services at 1-800-523-2846**

\$10 Diabetic Testing Supply Program

The Fund partners with Health Care Solutions (HCSC) to provide members with an alternative solution to diabetic testing care. This program provides members, who are being treated for diabetes, with important diabetic testing supplies needed to help maintain their health. Members can receive a test meter and strips, starter kits, syringes, pen lancets, test solutions and alcohol swabs all for a flat copay of \$10. If you are managing diabetes and need testing supplies, call HCSC at 1-800-655-8125, M-F, 7:30AM-4:30PM. Free shipping may apply.

\$20 Non-Emergency, Outpatient Radiology Testing Program

The Fund partners with HCSC to provide members with another cost savings solution for outpatient radiology testing. When your doctor prescribes a non-emergency, outpatient medical imaging procedure—x-ray, MRI, CT Scan or ultrasound—prior to making an appointment for your test, call HCSC at 1-800-655-8125. A representative from HCSC will offer you a choice of conveniently located network providers and a precertification number for your test. Once you have your preapproval number, you can schedule your appointment and have the diagnostic imaging procedure you need at your convenience for a \$20 copay, no deductible.

Have You Had a Life Event?

The Fund understands that life happens. Members who need to make changes to their current benefits have 30 days from the date of any life event to complete a Beneficiary and Census Card. This form can be found on the Fund website at www.teamsterfunds.com, under the Health & Welfare tab, click on Forms Gallery. Members may also contact the Fund office by calling Member Services at 1-800-523-2846. Additional documentation may be required to process the change made to your benefits depending on the life event that has occurred.

Life events include:

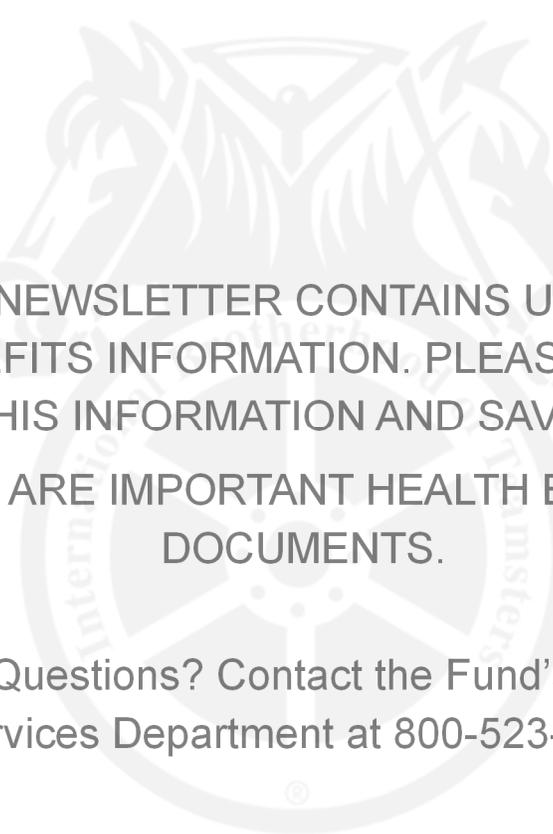
- Birth / Adoption
- Dependent / Child Status Change
- Change of Address
- Marriage / Divorce
- Death

Benefits Contact Information:

- **Teamsters Health & Welfare Fund:**
teamsterfunds.com
1-800-523-2846
- **Capital Rx:**
www.cap-rx.com
1-844-752-2779
- **Color Genomics:**
1-844-352-6567
- **Dental:**
1-215-364-6500
- **Guardian Nurses:**
609-760-1919 or
609-760-3514
- **Health Care Solutions (HCSC):**
hcsolutionscorp.com
1-800-655-8125
- **Horizon:**
www.horizonblue.com
1-800-810-Blue
- **Aetna:**
www.aetna.com
1-888-632-3862
- **National Vision Administrators (NVA):**
www.e-nva.com
1-800-672-7723
- **Teladoc:**
member.teladoc.com
1-800-835-2362
- **Total Care Network (TCN) Behavioral and Mental Health Services:**
1-800-298-2299

Teamsters Health & Welfare Fund
of Philadelphia and Vicinity
2500 McClellan Ave., Suite 140
Pennsauken, NJ 08109

Address Correction Requested



THIS NEWSLETTER CONTAINS UPDATED
BENEFITS INFORMATION. PLEASE READ
THIS INFORMATION AND SAVE IT.
THESE ARE IMPORTANT HEALTH BENEFITS
DOCUMENTS.

Have Questions? Contact the Fund's Member
Services Department at 800-523-2846.