



Summertime, Summertime!

THE CONNECTION

ANNOUNCING YOUR NEW “HRA” BENEFIT

The Teamsters Health and Welfare Fund’s Board of Trustees is please to announce a new valuable benefit for members - a Health Reimbursement Account (HRA) to help members who incur out-of-pocket medical, dental, Rx drug and vision expenses that have not otherwise been reimbursed under the Plan.

What is an HRA?

A health reimbursement account or HRA is an employer-funded group health plan benefit that reimburses participants, tax free, for qualified out-of-pocket medical expenses up to a fixed dollar amount per year. Unused amounts may be rolled over to be used in subsequent years. The Teamsters Health and Welfare Fund owns and funds the account.

How will members benefit from a Health Reimbursement Account?

The new HRA will help eligible participants of the Teamsters Health & Welfare Fund receive reimbursement for out-of-pocket medical expenses, such as co-pays, deductibles, and co-insurance.

How will the HRA work?

Initially, for each month a participant was eligible in 2020, he/she will earn \$25 into a health reimbursement account (HRA) for an annual maximum of \$300.

In January 2022, the Fund will review out-of-pocket expenses of all participants and eligible dependents they paid in 2021 to determine reimbursement. Once the evaluation of expenses has been completed, the Fund will process a check payable to the participant for eligible expenses not to exceed the amount available in the HRA. In the event a participant has not exhausted all funds available in their HRA, any remaining balance will be rolled over to the following year. The amount allocated to the health reimbursement account will be assessed on an annual basis by the Board of Trustees to determine the continuance of the HRA, as well as any adjustments to be earned in the account.



INSIDE THIS ISSUE

New HRA Benefit	1
Health & Benefits Fairs	2
WellTeam Extension	2
Suspension Rule Update	3
Stay Hydrated Article	3
NMFA History	4

BE ON THE LOOKOUT

- Health & Welfare Fund Coordination of Benefits questionnaire will be mailed out by 8/16.
- New Programs for Diabetes Management, Prescription Drug Adherence and Anti Obesity Medications coming soon!
- Retirement Workshops coming to a Local Union near you this Fall!



HEALTH & BENEFITS FAIRS

Join us at one of the upcoming Teamsters Fund health and benefits fairs. Get up to date information about your health benefits plan, schedule your wellness screening at a Quest onsite clinic, get a free flu shot, and interact with Fund vendors. Please take advantage of these upcoming events that have been scheduled to meet your wellness needs.

SATURDAY- SEPTEMBER 18, 2021 - 10:00 AM to 1:00 PM.

Hosted at Teamsters Local 107 (12275 Townsend Rd., Philadelphia, PA).

SATURDAY - OCTOBER 2, 2021 - 10:00 AM to 1:00 PM.

Hosted at Teamsters Local 676 (101 W Crescent Blvd., Collingswood, NJ).

Members are strongly encouraged to pre-register for onsite Quest wellness screenings. Walk-ins are limited and not guaranteed. Flu shot quantities are limited and are first come, first served. If you have any questions or need assistance registering, please contact Member Services at 800-523-2846, option #1. Stay well!

*The WellTeam program has been extended through October 30, 2021.
Schedule your wellness screening today!*

WELLNESS SCREENING EXTENSION:

The Fund's annual wellness screening program through Quest began on **March 1st** and **has been extended through October 30, 2021.** Remember, both member and covered spouse, even if the spouse carries primary coverage, must complete a wellness screening and preventive dental exam to participate in benefits under the Platinum Plan. Those who do not participate will default to the Gold Plan in 2022.

For your convenience, wellness screenings and flu shots will be available at upcoming health and benefits fairs (*dates above*). Getting your screening is quick and easy and you will receive accurate lab results that you can share with your doctor. Don't miss out! Join us at the next health fair.

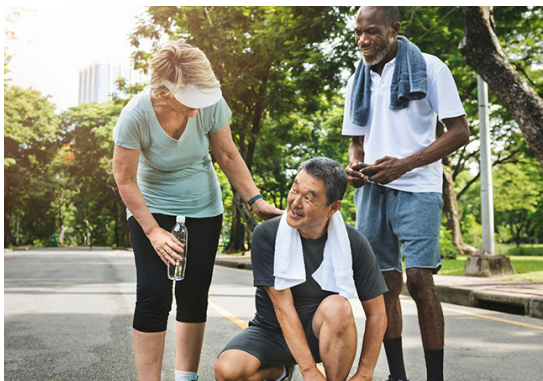
Thank you to all of our members, their families and vendors who participated in the June 12th health fair at Teamsters Local 676 in Collingswood, NJ.

HEALTH & WELFARE EVENT HIGHLIGHTS



STAY HYDRATED, STAY HEALTHY

When the temperatures rise, getting enough to drink is important whether you're playing sports, traveling or just sitting in the sun. And it's critical for your heart health. Keeping the body hydrated helps the heart more easily pump blood through the blood vessels to the muscles. And, it helps the muscles work efficiently. "If you're well hydrated, your heart doesn't have to work as hard," said John Batson, M.D, a sports medicine physician with Low-country Spine & Sport in Hilton Head Island, S.C., and an American Heart Association volunteer. Dehydration can be a serious condition that can lead to problems ranging from swollen feet or a headache to life-threatening illnesses such as heat stroke.



HOW MUCH WATER DO YOU NEED? What does being well hydrated mean? The amount of water a person needs depends on climatic conditions, clothing worn and exercise intensity and duration, Batson said. A person who perspires heavily will need to drink more than someone who doesn't. Certain medical conditions, such as diabetes or heart disease, may also mean you need to drink more water. People with cystic fibrosis have high concentrations of sodium in their sweat and also need to use caution to avoid dehydration. And some medications can act as diuretics, causing the body to lose more fluid. Thirst isn't the best indicator that you need to drink. "If you get thirsty, you're already dehydrated," Batson said. Batson said the easiest thing to do is pay attention to the color of your urine. Pale and clear means you're well hydrated. If it's dark, drink more fluids.

If you want to know exactly how much fluid you need, Batson recommends weighing yourself before and after exercise, to see how much you've lost through perspiration. It's a particular good guide for athletes training in the hot summer months. "For every pound of sweat you lose, that's a pint of water you'll need to replenish," Batson said, adding that it's not unusual for a high school football player, wearing pads and running through drills, to lose 5 pounds or more of sweat during a summer practice. Not sweating during vigorous physical activity can be a red flag that you're dehydrated to the point of developing heat exhaustion.

WATER IS BEST. For most people, water is the best thing to drink to stay hydrated. Sources of water also include foods, such fruits and vegetables which contain a high percentage of water. Sports drinks with electrolytes, may be useful for people doing high intensity, vigorous exercise in very hot weather, though they tend to be high in added sugars and calories. "It's healthier to drink water while you're exercising, and then when you're done, eat a healthy snack like orange slices, bananas or a small handful of unsalted nuts," Batson said. He cautioned against fruit juices or sugary drinks, such as soda. "They can be hard on your stomach if you're dehydrated," he said. It's also best to avoid drinks containing caffeine, which acts as a diuretic and causes you to lose more fluids. Batson says drinking water before you exercise or go out into the sun is an important first step. "Drinking water before is much more important," he said. "Otherwise, you're playing catch-up and your heart is straining."

NOT JUST FOR ATHLETES OR EXERCISE. Hydration isn't just important during physical activity. Sitting in the sun on a hot or humid day, even if you aren't exercising, can also cause your body to need more fluids. People who have a heart condition, are older than 50 or overweight may also have to take extra precautions. It's also a good thing to keep tabs on your hydration if you're traveling.

SUSPENSION RULE UPDATE:

The Board of Trustees have amended the Teamsters Pension Plan of Philadelphia and Vicinity ("Plan") with regard to retirement benefits.

Currently, a participant who is receiving, or is eligible to receive, retirement benefits under the Plan (a "Retired Participant") will have their benefits suspended for any month during which he/she is employed in "suspendible employment" for **1)** more than 100 hours with a covered employer; or **2)** 64 or more hours with an employer who is not a covered employer.

As of July 1, 2021 the Plan will disregard employment with a covered employer for the purposes of the Plan's benefit suspension provisions. This means that the Plan will not suspend a Retired Participant's benefits during the period **beginning July 1, 2021, and ending December 31, 2021**, on account of the Retired Participant's employment with a covered employer in what would otherwise constitute "suspendible employment."

The Plan's benefit suspension provision are otherwise unchanged. The Plan will accordingly continue to suspend a Retired Participant's benefits for any month during the period beginning July 1, 2021, and ending December 31, 2021, during which the Retired Participant is employed in "suspendible employment" for 64 or more hours with an employer who is not a covered employer.

If you have questions about the suspension rule update, please contact the Fund office at 800-523-2846, option #2.



Photo: Teamster.org

MASTER FREIGHT AGREEMENT Source: Teamster.org

January 15, 1964, became a monumental day in Teamsters history when the first National Master Freight Agreement (NMFA) was signed in Chicago. This contract would provide solid, standardized protection and benefits to more than 450,000 over-the-road and local cartage drivers across the country. The contract, which was described as an impossible task by critics and friends of labor alike, was a milestone for labor unions everywhere. James R. Hoffa, architect, chief negotiator, and overall firestorm of energy behind the agreement, considered this the crowning achievement of his tenure with the Teamsters.

Dream Becomes Reality

The NMFA of 1964 brought more workers into the middle class than any other single event in labor history. Hoffa was determined to improve the standard of living for workers, and increase respect for “non-craft” laborers such as over-the-road drivers. The agreement was the first step in a larger dream to nationalize union contracts. And it revolutionized the way in which goods of all types were moved across the country. Over-the-road and cartage drivers—empowered through economic gains, stability and a strong Teamsters Union—became a force in America’s political landscape. Political leaders began to realize the concerns and interests of this group must be recognized, as they could easily mobilize into a formidable voting bloc as never before imagined.

Path for the Future

Hoffa believed the only way for workers to maintain standards they had achieved, and for unions to survive, would be through master contracts throughout all the trade divisions of the Teamsters. Just as employers are organized on a national level, so must labor consolidate its power, and this was the breakthrough in the NMFA of 1964. The agreement gave the Teamsters power equal and even beyond that of the big trucking companies.

In the changing world of economics and trade, this blueprint remains the course all unions must take in order to ensure their hard-earned legacy is not diminished in the future.

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